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**State:** Iowa **Filing Company:** Wellmark Health Plan of Iowa, Inc.  
**TOI/Sub-TOI:** HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO  
**Product Name:** Wellmark Health Plan of Iowa, Inc. Farm Bureau Individual Rate Filing  
**Project Name/Number:** /

## Filing at a Glance

Company: Wellmark Health Plan of Iowa, Inc.  
Product Name: Wellmark Health Plan of Iowa, Inc. Farm Bureau Individual Rate Filing  
State: Iowa  
TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)  
Sub-TOI: HOrg02I.005D Individual - HMO  
Filing Type: Rate  
Date Submitted: 11/07/2012  
SERFF Tr Num: WMIA-128754756  
SERFF Status: Submitted to State  
State Tr Num:  
State Status:  
Co Tr Num:  
  
Implementation: 04/01/2013  
Date Requested:  
Author(s): Janet Glassell  
Reviewer(s):  
Disposition Date:  
Disposition Status:  
Implementation Date:  
  
State Filing Description:

**State:** Iowa  
**TOI/Sub-TOI:** HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO  
**Product Name:** Wellmark Health Plan of Iowa, Inc. Farm Bureau Individual Rate Filing  
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## General Information

Project Name: Status of Filing in Domicile:  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type: Individual  
Overall Rate Impact: -1.89% Filing Status Changed: 11/07/2012  
State Status Changed:  
Deemer Date: Created By: Janet Glassell  
Submitted By: Janet Glassell Corresponding Filing Tracking Number:  
PPACA: Not PPACA-Related

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

The purpose of this filing is to request a rate change for individual business products of Wellmark Health Plan of Iowa, Inc. sold exclusively through Farm Bureau Federation.

## Company and Contact

### Filing Contact Information

Patricia Huffman, Vice President, Actuarial huffmanpl@wellmark.com  
636 Grand Avenue 515-235-4438 [Phone]  
Des Moines, IA 50309

### Filing Company Information

Wellmark Health Plan of Iowa, Inc.	CoCode: 95531	State of Domicile: Iowa
1331 Grand Avenue	Group Code: 770	Company Type: HMO
Des Moines, IA 50309	Group Name:	State ID Number: 2763
(515) 376-4539 ext. [Phone]	FEIN Number: 42-1455449	

## Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

<b>State:</b>	Iowa	<b>Filing Company:</b>	Wellmark Health Plan of Iowa, Inc.
<b>TOI/Sub-TOI:</b>	HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO		
<b>Product Name:</b>	Wellmark Health Plan of Iowa, Inc. Farm Bureau Individual Rate Filing		
<b>Project Name/Number:</b>	/		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	%
<b>Overall Percentage of Last Rate Revision:</b>	%
<b>Effective Date of Last Rate Revision:</b>	
<b>Filing Method of Last Filing:</b>	

## Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Wellmark Health Plan of Iowa, Inc.	Neutral	-1.890%	-1.890%	\$-211	45	\$11,194	3.000%	-10.000%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:		74						
Policy Holders:		45						

**State:** Iowa **Filing Company:** Wellmark Health Plan of Iowa, Inc.  
**TOI/Sub-TOI:** HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO  
**Product Name:** Wellmark Health Plan of Iowa, Inc. Farm Bureau Individual Rate Filing  
**Project Name/Number:** /

## Rate Review Detail

### COMPANY:

Company Name: Wellmark Health Plan of Iowa, Inc.  
HHS Issuer Id: 25896  
Product Names: FB Blue Advantage  
Trend Factors:

### FORMS:

New Policy Forms:  
Affected Forms:  
Other Affected Forms:

### REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual  
Member Months: 89  
Benefit Change: Decrease  
Percent Change Requested: Min: -10.0 Max: 3.0 Avg: -1.89

### PRIOR RATE:

Total Earned Premium: 11,194.00  
Total Incurred Claims: 6,237.00  
Annual \$: Min: 145.26 Max: 350.60 Avg: 125.69

### REQUESTED RATE:

Projected Earned Premium: 10,983.00  
Projected Incurred Claims: 6,829.00  
Annual \$: Min: 149.62 Max: 315.54 Avg: 123.32

State:	Iowa	Filing Company:	Wellmark Health Plan of Iowa, Inc.
TOI/Sub-TOI:	HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO		
Product Name:	Wellmark Health Plan of Iowa, Inc. Farm Bureau Individual Rate Filing		
Project Name/Number:	/		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		NGF FB WHPI 2013 rates		New		NGF FB WHPI 2013 rates.pdf
2		GF FB Old WHPI 2013 rates		New		GF FB Old WHPI 2013 rates.pdf

**NGF Blue Advantage Plus 2000**

<b>Non Tobacco User</b>			<b><u>Tobacco User</u></b>		
	Single Male	Single Female		Single Male	Single Female
18-Under	\$69.10	\$69.10	18-Under	\$79.50	\$79.50
19	\$77.10	\$86.60	19	\$88.70	\$99.60
20	\$85.10	\$104.00	20	\$97.80	\$119.60
21	\$92.90	\$121.50	21	\$106.80	\$139.70
22	\$100.90	\$139.00	22	\$116.00	\$159.80
23	\$108.80	\$156.40	23	\$125.10	\$179.90
24	\$116.70	\$173.90	24	\$134.20	\$200.00
25	\$119.00	\$178.80	25	\$136.90	\$205.70
26	\$121.20	\$183.90	26	\$139.40	\$211.50
27	\$123.60	\$188.80	27	\$142.10	\$217.10
28	\$124.80	\$191.10	28	\$143.60	\$219.70
29	\$126.30	\$193.30	29	\$145.20	\$222.30
30	\$127.70	\$195.50	30	\$146.90	\$224.90
31	\$129.10	\$197.80	31	\$148.50	\$227.50
32	\$130.50	\$200.00	32	\$150.10	\$230.00
33	\$133.60	\$205.10	33	\$153.60	\$235.80
34	\$136.50	\$210.20	34	\$157.00	\$241.80
35	\$139.50	\$215.30	35	\$160.40	\$247.60
36	\$142.40	\$220.40	36	\$163.80	\$253.50
37	\$145.50	\$225.60	37	\$167.30	\$259.40
38	\$151.40	\$228.40	38	\$174.10	\$262.60
39	\$157.40	\$231.30	39	\$181.10	\$266.00
40	\$163.50	\$234.10	40	\$188.00	\$269.20
41	\$169.40	\$237.00	41	\$194.80	\$272.60
42	\$175.50	\$239.70	42	\$201.80	\$275.70
43	\$180.10	\$243.70	43	\$207.10	\$280.30
44	\$184.50	\$247.70	44	\$212.10	\$284.80
45	\$188.90	\$251.70	45	\$217.30	\$289.40
46	\$193.40	\$255.60	46	\$222.40	\$294.00
47	\$197.90	\$259.60	47	\$227.60	\$298.60
48	\$202.60	\$261.10	48	\$233.00	\$300.30
49	\$207.30	\$262.60	49	\$238.40	\$301.90
50	\$212.10	\$263.90	50	\$244.00	\$303.50
51	\$216.80	\$265.40	51	\$249.40	\$305.20
52	\$221.50	\$266.80	52	\$254.80	\$306.80
53	\$228.20	\$270.20	53	\$262.40	\$310.70
54	\$234.90	\$273.50	54	\$270.10	\$314.60
55	\$241.60	\$276.80	55	\$277.80	\$318.30
56	\$248.20	\$280.20	56	\$285.50	\$322.20
57	\$254.90	\$283.60	57	\$293.20	\$326.20
58	\$268.50	\$288.20	58	\$308.80	\$331.50
59	\$281.90	\$292.80	59	\$324.20	\$336.70
60	\$295.40	\$297.40	60	\$339.70	\$342.00
61	\$308.90	\$302.10	61	\$355.30	\$347.40
62	\$322.40	\$306.70	62	\$370.80	\$352.70
63	\$335.80	\$311.30	63	\$386.20	\$358.00
64	\$349.40	\$315.90	64	\$401.80	\$363.30
65+	\$345.90	\$312.60	65+	\$397.80	\$359.50

**NGF Blue Advantage Plus 3000**

<b>Non Tobacco User</b>			<b><u>Tobacco User</u></b>		
	Single Male	Single Female		Single Male	Single Female
18-Under	\$57.90	\$57.90	18-Under	\$66.60	\$66.60
19	\$64.50	\$72.50	19	\$74.20	\$83.40
20	\$71.20	\$87.20	20	\$81.80	\$100.30
21	\$77.80	\$101.80	21	\$89.40	\$117.00
22	\$84.50	\$116.30	22	\$97.20	\$133.80
23	\$91.10	\$130.90	23	\$104.80	\$150.50
24	\$97.70	\$145.70	24	\$112.40	\$167.50
25	\$99.60	\$149.80	25	\$114.60	\$172.30
26	\$101.40	\$154.00	26	\$116.60	\$177.10
27	\$103.40	\$158.10	27	\$119.00	\$181.80
28	\$104.60	\$160.00	28	\$120.20	\$184.00
29	\$105.70	\$161.80	29	\$121.50	\$186.10
30	\$107.00	\$163.80	30	\$123.10	\$188.40
31	\$108.10	\$165.60	31	\$124.40	\$190.50
32	\$109.30	\$167.40	32	\$125.70	\$192.50
33	\$111.80	\$171.70	33	\$128.60	\$197.40
34	\$114.30	\$176.00	34	\$131.40	\$202.50
35	\$116.90	\$180.30	35	\$134.40	\$207.40
36	\$119.20	\$184.60	36	\$137.10	\$212.30
37	\$121.80	\$188.80	37	\$140.10	\$217.10
38	\$126.70	\$191.30	38	\$145.80	\$220.00
39	\$131.80	\$193.50	39	\$151.50	\$222.60
40	\$136.80	\$196.00	40	\$157.40	\$225.40
41	\$141.90	\$198.30	41	\$163.10	\$228.10
42	\$147.00	\$200.70	42	\$169.10	\$230.80
43	\$150.70	\$204.10	43	\$173.30	\$234.70
44	\$154.50	\$207.40	44	\$177.70	\$238.50
45	\$158.20	\$210.70	45	\$182.00	\$242.30
46	\$161.90	\$214.00	46	\$186.20	\$246.10
47	\$165.70	\$217.40	47	\$190.60	\$250.00
48	\$169.70	\$218.60	48	\$195.10	\$251.40
49	\$173.70	\$219.70	49	\$199.70	\$252.70
50	\$177.60	\$221.00	50	\$204.30	\$254.10
51	\$181.50	\$222.10	51	\$208.80	\$255.40
52	\$185.50	\$223.40	52	\$213.30	\$257.00
53	\$191.10	\$226.20	53	\$219.70	\$260.20
54	\$196.70	\$229.10	54	\$226.20	\$263.40
55	\$202.30	\$231.90	55	\$232.60	\$266.60
56	\$207.90	\$234.70	56	\$239.10	\$269.90
57	\$213.50	\$237.50	57	\$245.50	\$273.10
58	\$224.80	\$241.30	58	\$258.50	\$277.50
59	\$236.10	\$245.20	59	\$271.50	\$282.00
60	\$247.30	\$249.00	60	\$284.40	\$286.30
61	\$258.60	\$252.90	61	\$297.40	\$290.90
62	\$269.80	\$256.70	62	\$310.30	\$295.20
63	\$281.20	\$260.70	63	\$323.30	\$299.70
64	\$292.50	\$264.50	64	\$336.30	\$304.10
65+	\$289.60	\$261.80	65+	\$333.00	\$301.00

**NGF Blue Advantage Saver 3000**

<b>Non Tobacco User</b>			<b><u>Tobacco User</u></b>		
	Single Male	Single Female		Single Male	Single Female
18-Under	\$34.40	\$34.40	18-Under	\$39.60	\$39.60
19	\$38.20	\$42.90	19	\$43.90	\$49.40
20	\$42.10	\$51.70	20	\$48.50	\$59.40
21	\$46.20	\$60.30	21	\$53.10	\$69.30
22	\$50.10	\$69.00	22	\$57.60	\$79.40
23	\$54.00	\$77.70	23	\$62.10	\$89.30
24	\$57.90	\$86.30	24	\$66.60	\$99.20
25	\$58.90	\$88.80	25	\$67.80	\$102.10
26	\$60.20	\$91.20	26	\$69.20	\$104.90
27	\$61.30	\$93.70	27	\$70.50	\$107.70
28	\$62.00	\$94.80	28	\$71.30	\$109.00
29	\$62.60	\$95.90	29	\$72.00	\$110.30
30	\$63.40	\$97.00	30	\$72.90	\$111.60
31	\$64.10	\$98.20	31	\$73.70	\$112.90
32	\$64.80	\$99.30	32	\$74.50	\$114.20
33	\$66.30	\$101.80	33	\$76.30	\$117.00
34	\$67.70	\$104.30	34	\$77.80	\$120.00
35	\$69.30	\$106.90	35	\$79.60	\$122.90
36	\$70.70	\$109.40	36	\$81.30	\$125.80
37	\$72.20	\$111.80	37	\$83.00	\$128.60
38	\$75.10	\$113.30	38	\$86.30	\$130.30
39	\$78.10	\$114.70	39	\$89.80	\$132.00
40	\$81.10	\$116.20	40	\$93.30	\$133.60
41	\$84.20	\$117.60	41	\$96.80	\$135.20
42	\$87.10	\$119.00	42	\$100.10	\$136.90
43	\$89.30	\$121.00	43	\$102.70	\$139.20
44	\$91.60	\$122.80	44	\$105.30	\$141.20
45	\$93.70	\$124.80	45	\$107.70	\$143.60
46	\$96.00	\$126.90	46	\$110.40	\$145.90
47	\$98.30	\$128.90	47	\$113.00	\$148.20
48	\$100.50	\$129.50	48	\$115.60	\$149.00
49	\$103.00	\$130.30	49	\$118.40	\$149.90
50	\$105.20	\$131.00	50	\$121.00	\$150.70
51	\$107.60	\$131.70	51	\$123.70	\$151.40
52	\$109.90	\$132.30	52	\$126.40	\$152.20
53	\$113.30	\$134.10	53	\$130.30	\$154.30
54	\$116.50	\$135.70	54	\$134.00	\$156.10
55	\$119.90	\$137.40	55	\$137.90	\$158.00
56	\$123.20	\$139.00	56	\$141.60	\$159.80
57	\$126.50	\$140.70	57	\$145.50	\$161.90
58	\$133.20	\$143.00	58	\$153.20	\$164.40
59	\$139.90	\$145.30	59	\$160.80	\$167.10
60	\$146.60	\$147.60	60	\$168.60	\$169.70
61	\$153.30	\$149.80	61	\$176.30	\$172.30
62	\$159.90	\$152.10	62	\$183.90	\$174.90
63	\$166.60	\$154.40	63	\$191.60	\$177.60
64	\$173.40	\$156.80	64	\$199.40	\$180.30
65+	\$171.70	\$155.10	65+	\$197.40	\$178.40



**NGF Blue Advantage Saver 5000**

<b>Non Tobacco User</b>			<b><u>Tobacco User</u></b>		
	Single Male	Single Female		Single Male	Single Female
18-Under	\$29.90	\$29.90	18-Under	\$34.40	\$34.40
19	\$33.40	\$37.50	19	\$38.40	\$43.20
20	\$36.90	\$45.00	20	\$42.40	\$51.80
21	\$40.20	\$52.70	21	\$46.30	\$60.60
22	\$43.70	\$60.30	22	\$50.30	\$69.30
23	\$47.20	\$67.80	23	\$54.30	\$78.00
24	\$50.50	\$75.40	24	\$58.10	\$86.70
25	\$51.50	\$77.50	25	\$59.30	\$89.20
26	\$52.60	\$79.80	26	\$60.40	\$91.80
27	\$53.60	\$81.90	27	\$61.60	\$94.20
28	\$54.10	\$82.80	28	\$62.20	\$95.20
29	\$54.80	\$83.80	29	\$63.00	\$96.40
30	\$55.40	\$84.80	30	\$63.70	\$97.60
31	\$56.00	\$85.80	31	\$64.40	\$98.70
32	\$56.70	\$86.70	32	\$65.20	\$99.70
33	\$57.90	\$89.00	33	\$66.60	\$102.30
34	\$59.20	\$91.10	34	\$68.00	\$104.80
35	\$60.50	\$93.30	35	\$69.60	\$107.40
36	\$61.70	\$95.60	36	\$71.00	\$109.90
37	\$63.10	\$97.80	37	\$72.60	\$112.50
38	\$65.70	\$99.10	38	\$75.50	\$113.90
39	\$68.40	\$100.30	39	\$78.60	\$115.30
40	\$70.90	\$101.50	40	\$81.60	\$116.80
41	\$73.50	\$102.60	41	\$84.50	\$118.00
42	\$76.10	\$104.00	42	\$87.50	\$119.60
43	\$78.00	\$105.70	43	\$89.70	\$121.50
44	\$80.00	\$107.50	44	\$92.00	\$123.60
45	\$82.00	\$109.10	45	\$94.30	\$125.50
46	\$83.90	\$110.90	46	\$96.50	\$127.60
47	\$85.80	\$112.60	47	\$98.70	\$129.50
48	\$87.90	\$113.20	48	\$101.00	\$130.20
49	\$89.90	\$113.90	49	\$103.40	\$130.90
50	\$92.00	\$114.40	50	\$105.80	\$131.60
51	\$94.00	\$115.10	51	\$108.10	\$132.40
52	\$96.00	\$115.80	52	\$110.40	\$133.10
53	\$98.90	\$117.10	53	\$113.80	\$134.70
54	\$101.90	\$118.60	54	\$117.10	\$136.30
55	\$104.80	\$120.00	55	\$120.50	\$138.00
56	\$107.60	\$121.50	56	\$123.70	\$139.70
57	\$110.50	\$122.90	57	\$127.10	\$141.40
58	\$116.40	\$124.90	58	\$133.90	\$143.70
59	\$122.30	\$127.00	59	\$140.60	\$146.00
60	\$128.10	\$129.00	60	\$147.30	\$148.30
61	\$133.90	\$130.90	61	\$154.00	\$150.50
62	\$139.70	\$132.90	62	\$160.70	\$152.80
63	\$145.70	\$134.90	63	\$167.50	\$155.20
64	\$151.50	\$137.00	64	\$174.20	\$157.60
65+	\$150.00	\$135.60	65+	\$172.60	\$155.90

**NGF Blue Advantage HSA 2500**

<b>Non Tobacco User</b>			<b><u>Tobacco User</u></b>		
	Single Male	Single Female		Single Male	Single Female
18-Under	\$52.60	\$52.60	18-Under	\$60.40	\$60.40
19	\$58.50	\$65.70	19	\$67.30	\$75.50
20	\$64.50	\$79.00	20	\$74.20	\$90.90
21	\$70.50	\$92.20	21	\$81.10	\$106.10
22	\$76.50	\$105.60	22	\$88.00	\$121.40
23	\$82.60	\$118.70	23	\$95.00	\$136.50
24	\$88.50	\$132.00	24	\$101.80	\$151.80
25	\$90.30	\$135.70	25	\$103.90	\$156.10
26	\$92.00	\$139.50	26	\$105.80	\$160.40
27	\$93.70	\$143.30	27	\$107.70	\$164.80
28	\$94.80	\$145.00	28	\$109.00	\$166.80
29	\$95.80	\$146.70	29	\$110.20	\$168.70
30	\$96.90	\$148.50	30	\$111.50	\$170.80
31	\$98.10	\$150.20	31	\$112.80	\$172.70
32	\$99.10	\$151.70	32	\$113.90	\$174.50
33	\$101.30	\$155.70	33	\$116.50	\$179.00
34	\$103.50	\$159.60	34	\$119.10	\$183.50
35	\$105.80	\$163.40	35	\$121.70	\$187.90
36	\$108.10	\$167.30	36	\$124.40	\$192.40
37	\$110.40	\$171.10	37	\$126.90	\$196.80
38	\$114.90	\$173.20	38	\$132.10	\$199.20
39	\$119.50	\$175.50	39	\$137.40	\$201.80
40	\$124.10	\$177.60	40	\$142.70	\$204.30
41	\$128.60	\$179.70	41	\$147.90	\$206.70
42	\$133.20	\$181.90	42	\$153.20	\$209.20
43	\$136.60	\$184.90	43	\$157.10	\$212.60
44	\$140.00	\$188.00	44	\$161.00	\$216.20
45	\$143.40	\$191.00	45	\$165.00	\$219.60
46	\$146.80	\$194.00	46	\$168.80	\$223.10
47	\$150.20	\$197.00	47	\$172.70	\$226.60
48	\$153.90	\$198.10	48	\$176.90	\$227.80
49	\$157.40	\$199.20	49	\$181.10	\$229.10
50	\$160.90	\$200.30	50	\$185.10	\$230.30
51	\$164.50	\$201.40	51	\$189.20	\$231.60
52	\$168.10	\$202.50	52	\$193.30	\$232.90
53	\$173.10	\$205.00	53	\$199.10	\$235.70
54	\$178.20	\$207.50	54	\$204.90	\$238.70
55	\$183.20	\$210.10	55	\$210.70	\$241.60
56	\$188.40	\$212.60	56	\$216.60	\$244.50
57	\$193.40	\$215.20	57	\$222.40	\$247.40
58	\$203.60	\$218.60	58	\$234.20	\$251.40
59	\$213.90	\$222.20	59	\$246.00	\$255.60
60	\$224.10	\$225.70	60	\$257.70	\$259.50
61	\$234.40	\$229.20	61	\$269.60	\$263.50
62	\$244.60	\$232.60	62	\$281.30	\$267.50
63	\$254.90	\$236.20	63	\$293.20	\$271.70
64	\$265.10	\$239.70	64	\$304.90	\$275.70
65+	\$262.40	\$237.20	65+	\$301.80	\$272.80

**NGF Blue Advantage HSA 4000**

<b>Non Tobacco User</b>			<b><u>Tobacco User</u></b>		
	Single Male	Single Female		Single Male	Single Female
18-Under	\$45.80	\$45.80	18-Under	\$52.70	\$52.70
19	\$51.00	\$57.40	19	\$58.60	\$66.00
20	\$56.30	\$68.90	20	\$64.70	\$79.30
21	\$61.60	\$80.50	21	\$70.90	\$92.50
22	\$66.80	\$92.00	22	\$76.80	\$105.80
23	\$72.10	\$103.50	23	\$82.90	\$119.10
24	\$77.20	\$115.10	24	\$88.80	\$132.40
25	\$78.80	\$118.40	25	\$90.60	\$136.20
26	\$80.30	\$121.70	26	\$92.40	\$140.00
27	\$81.80	\$125.10	27	\$94.10	\$143.80
28	\$82.80	\$126.50	28	\$95.20	\$145.50
29	\$83.70	\$128.10	29	\$96.30	\$147.30
30	\$84.60	\$129.50	30	\$97.30	\$149.00
31	\$85.50	\$131.00	31	\$98.30	\$150.70
32	\$86.50	\$132.50	32	\$99.50	\$152.30
33	\$88.40	\$135.80	33	\$101.70	\$156.20
34	\$90.40	\$139.30	34	\$104.00	\$160.20
35	\$92.30	\$142.70	35	\$106.20	\$164.10
36	\$94.40	\$146.00	36	\$108.50	\$167.90
37	\$96.40	\$149.40	37	\$110.80	\$171.80
38	\$100.30	\$151.20	38	\$115.30	\$173.80
39	\$104.30	\$153.20	39	\$120.00	\$176.20
40	\$108.20	\$155.10	40	\$124.50	\$178.40
41	\$112.30	\$157.00	41	\$129.10	\$180.60
42	\$116.20	\$158.80	42	\$133.60	\$182.60
43	\$119.20	\$161.50	43	\$137.10	\$185.70
44	\$122.30	\$164.10	44	\$140.60	\$188.70
45	\$125.10	\$166.70	45	\$143.80	\$191.80
46	\$128.10	\$169.20	46	\$147.30	\$194.60
47	\$131.10	\$172.00	47	\$150.80	\$197.80
48	\$134.20	\$172.90	48	\$154.40	\$198.90
49	\$137.40	\$173.80	49	\$158.00	\$199.90
50	\$140.50	\$174.80	50	\$161.60	\$201.00
51	\$143.70	\$175.70	51	\$165.20	\$202.10
52	\$146.80	\$176.70	52	\$168.80	\$203.20
53	\$151.10	\$178.80	53	\$173.70	\$205.70
54	\$155.50	\$181.20	54	\$178.90	\$208.40
55	\$160.00	\$183.30	55	\$184.00	\$210.80
56	\$164.50	\$185.60	56	\$189.20	\$213.40
57	\$168.90	\$187.80	57	\$194.20	\$216.00
58	\$177.80	\$191.00	58	\$204.50	\$219.60
59	\$186.70	\$194.00	59	\$214.70	\$223.10
60	\$195.70	\$197.00	60	\$225.00	\$226.60
61	\$204.60	\$200.00	61	\$235.30	\$230.00
62	\$213.60	\$203.10	62	\$245.60	\$233.50
63	\$222.40	\$206.20	63	\$255.80	\$237.10
64	\$231.40	\$209.20	64	\$266.10	\$240.60
65+	\$229.10	\$207.10	65+	\$263.40	\$238.10

Farm Bureau  
WHPI  
Optional Benefits  
Rates Effective 4/1/2012

**Monthly Rate per contract**

	<b><u>Single</u></b>	<b><u>Family</u></b>
Maternity		
\$2500 deductible	\$74.50	\$74.50
Service fee	\$9.25	\$9.25

**NGF Blue Advantage Plus 2000**

<b>Non Tobacco User</b>			<b><u>Tobacco User</u></b>		
	Single Male	Single Female		Single Male	Single Female
18-Under	\$71.80	\$71.80	18-Under	\$82.50	\$82.50
19	\$80.00	\$89.90	19	\$92.00	\$103.40
20	\$88.30	\$107.90	20	\$101.50	\$124.10
21	\$96.40	\$126.10	21	\$110.90	\$145.00
22	\$104.70	\$144.20	22	\$120.40	\$165.80
23	\$112.90	\$162.30	23	\$129.90	\$186.70
24	\$121.00	\$180.50	24	\$139.20	\$207.60
25	\$123.50	\$185.60	25	\$142.00	\$213.40
26	\$125.80	\$190.80	26	\$144.70	\$219.50
27	\$128.30	\$195.90	27	\$147.50	\$225.30
28	\$129.50	\$198.30	28	\$149.00	\$228.00
29	\$131.10	\$200.60	29	\$150.70	\$230.70
30	\$132.60	\$202.90	30	\$152.50	\$233.40
31	\$134.00	\$205.20	31	\$154.10	\$236.00
32	\$135.50	\$207.60	32	\$155.80	\$238.70
33	\$138.60	\$212.80	33	\$159.40	\$244.70
34	\$141.60	\$218.10	34	\$162.90	\$250.90
35	\$144.80	\$223.40	35	\$166.50	\$256.90
36	\$147.80	\$228.70	36	\$170.00	\$263.00
37	\$150.90	\$234.10	37	\$173.60	\$269.20
38	\$157.10	\$237.00	38	\$180.70	\$272.50
39	\$163.40	\$240.00	39	\$187.90	\$276.00
40	\$169.70	\$242.90	40	\$195.10	\$279.40
41	\$175.80	\$245.90	41	\$202.20	\$282.80
42	\$182.10	\$248.70	42	\$209.40	\$286.10
43	\$186.90	\$252.90	43	\$214.90	\$290.90
44	\$191.40	\$257.00	44	\$220.10	\$295.50
45	\$196.10	\$261.20	45	\$225.50	\$300.40
46	\$200.70	\$265.20	46	\$230.80	\$305.00
47	\$205.40	\$269.40	47	\$236.20	\$309.90
48	\$210.20	\$270.90	48	\$241.80	\$311.60
49	\$215.10	\$272.50	49	\$247.40	\$313.30
50	\$220.10	\$273.90	50	\$253.20	\$314.90
51	\$225.00	\$275.40	51	\$258.80	\$316.70
52	\$229.90	\$276.90	52	\$264.40	\$318.40
53	\$236.80	\$280.40	53	\$272.30	\$322.40
54	\$243.70	\$283.80	54	\$280.30	\$326.40
55	\$250.70	\$287.20	55	\$288.30	\$330.30
56	\$257.60	\$290.70	56	\$296.20	\$334.30
57	\$264.60	\$294.30	57	\$304.20	\$338.50
58	\$278.60	\$299.10	58	\$320.40	\$344.00
59	\$292.60	\$303.90	59	\$336.50	\$349.40
60	\$306.50	\$308.60	60	\$352.50	\$354.90
61	\$320.60	\$313.50	61	\$368.70	\$360.50
62	\$334.60	\$318.30	62	\$384.70	\$366.00
63	\$348.50	\$323.00	63	\$400.80	\$371.50
64	\$362.60	\$327.80	64	\$417.00	\$377.00
65+	\$359.00	\$324.40	65+	\$412.80	\$373.10

**NGF Blue Advantage Plus 3000**

<b>Non Tobacco User</b>			<b><u>Tobacco User</u></b>		
	Single Male	Single Female		Single Male	Single Female
18-Under	\$60.10	\$60.10	18-Under	\$69.10	\$69.10
19	\$67.00	\$75.20	19	\$77.00	\$86.50
20	\$73.80	\$90.50	20	\$84.90	\$104.00
21	\$80.70	\$105.60	21	\$92.80	\$121.40
22	\$87.70	\$120.70	22	\$100.80	\$138.80
23	\$94.50	\$135.80	23	\$108.70	\$156.20
24	\$101.40	\$151.20	24	\$116.60	\$173.80
25	\$103.40	\$155.50	25	\$118.90	\$178.80
26	\$105.20	\$159.80	26	\$121.00	\$183.70
27	\$107.30	\$164.10	27	\$123.40	\$188.70
28	\$108.50	\$166.10	28	\$124.80	\$191.00
29	\$109.70	\$167.90	29	\$126.10	\$193.10
30	\$111.10	\$170.00	30	\$127.70	\$195.50
31	\$112.20	\$171.90	31	\$129.00	\$197.70
32	\$113.40	\$173.70	32	\$130.40	\$199.80
33	\$116.00	\$178.20	33	\$133.50	\$204.90
34	\$118.60	\$182.70	34	\$136.40	\$210.10
35	\$121.30	\$187.10	35	\$139.50	\$215.20
36	\$123.70	\$191.50	36	\$142.30	\$220.30
37	\$126.40	\$195.90	37	\$145.40	\$225.30
38	\$131.50	\$198.50	38	\$151.20	\$228.30
39	\$136.70	\$200.80	39	\$157.30	\$231.00
40	\$142.00	\$203.40	40	\$163.30	\$233.90
41	\$147.20	\$205.80	41	\$169.30	\$236.70
42	\$152.60	\$208.30	42	\$175.50	\$239.50
43	\$156.40	\$211.80	43	\$179.90	\$243.50
44	\$160.40	\$215.20	44	\$184.40	\$247.50
45	\$164.20	\$218.60	45	\$188.80	\$251.40
46	\$168.00	\$222.10	46	\$193.20	\$255.40
47	\$172.00	\$225.60	47	\$197.80	\$259.40
48	\$176.10	\$226.90	48	\$202.50	\$260.90
49	\$180.20	\$228.00	49	\$207.30	\$262.30
50	\$184.30	\$229.30	50	\$212.00	\$263.70
51	\$188.40	\$230.50	51	\$216.60	\$265.10
52	\$192.50	\$231.90	52	\$221.30	\$266.70
53	\$198.30	\$234.80	53	\$228.00	\$270.00
54	\$204.10	\$237.70	54	\$234.70	\$273.30
55	\$209.90	\$240.60	55	\$241.40	\$276.70
56	\$215.70	\$243.50	56	\$248.10	\$280.00
57	\$221.50	\$246.40	57	\$254.80	\$283.40
58	\$233.30	\$250.40	58	\$268.30	\$287.90
59	\$245.00	\$254.40	59	\$281.80	\$292.60
60	\$256.60	\$258.40	60	\$295.10	\$297.10
61	\$268.40	\$262.50	61	\$308.70	\$301.80
62	\$280.00	\$266.40	62	\$322.00	\$306.40
63	\$291.80	\$270.50	63	\$335.50	\$311.10
64	\$303.50	\$274.40	64	\$349.00	\$315.60
65+	\$300.50	\$271.60	65+	\$345.60	\$312.40

**NGF Blue Advantage Saver 3000**

<b>Non Tobacco User</b>			<b><u>Tobacco User</u></b>		
	Single Male	Single Female		Single Male	Single Female
18-Under	\$35.70	\$35.70	18-Under	\$41.10	\$41.10
19	\$39.70	\$44.50	19	\$45.60	\$51.20
20	\$43.70	\$53.60	20	\$50.30	\$61.70
21	\$47.90	\$62.60	21	\$55.10	\$71.90
22	\$52.00	\$71.60	22	\$59.80	\$82.40
23	\$56.10	\$80.60	23	\$64.50	\$92.70
24	\$60.10	\$89.50	24	\$69.10	\$103.00
25	\$61.20	\$92.10	25	\$70.30	\$105.90
26	\$62.40	\$94.70	26	\$71.80	\$108.90
27	\$63.60	\$97.20	27	\$73.20	\$111.80
28	\$64.30	\$98.40	28	\$74.00	\$113.10
29	\$65.00	\$99.50	29	\$74.80	\$114.50
30	\$65.80	\$100.70	30	\$75.70	\$115.80
31	\$66.50	\$101.90	31	\$76.50	\$117.10
32	\$67.20	\$103.00	32	\$77.30	\$118.50
33	\$68.80	\$105.60	33	\$79.20	\$121.40
34	\$70.20	\$108.30	34	\$80.80	\$124.50
35	\$71.90	\$110.90	35	\$82.60	\$127.60
36	\$73.40	\$113.50	36	\$84.40	\$130.50
37	\$74.90	\$116.00	37	\$86.10	\$133.50
38	\$77.90	\$117.60	38	\$89.60	\$135.20
39	\$81.10	\$119.10	39	\$93.20	\$136.90
40	\$84.20	\$120.60	40	\$96.80	\$138.70
41	\$87.30	\$122.00	41	\$100.40	\$140.30
42	\$90.40	\$123.50	42	\$103.90	\$142.00
43	\$92.70	\$125.60	43	\$106.60	\$144.40
44	\$95.00	\$127.40	44	\$109.30	\$146.60
45	\$97.20	\$129.50	45	\$111.80	\$149.00
46	\$99.70	\$131.60	46	\$114.60	\$151.40
47	\$102.00	\$133.70	47	\$117.30	\$153.80
48	\$104.30	\$134.40	48	\$120.00	\$154.60
49	\$106.90	\$135.20	49	\$122.90	\$155.50
50	\$109.20	\$135.90	50	\$125.60	\$156.30
51	\$111.60	\$136.60	51	\$128.40	\$157.10
52	\$114.10	\$137.30	52	\$131.20	\$157.90
53	\$117.60	\$139.20	53	\$135.20	\$160.10
54	\$120.90	\$140.80	54	\$139.10	\$161.90
55	\$124.40	\$142.60	55	\$143.10	\$164.00
56	\$127.80	\$144.20	56	\$147.00	\$165.80
57	\$131.30	\$146.10	57	\$151.00	\$168.00
58	\$138.30	\$148.40	58	\$159.00	\$170.60
59	\$145.10	\$150.80	59	\$166.90	\$173.40
60	\$152.10	\$153.20	60	\$174.90	\$176.10
61	\$159.10	\$155.50	61	\$182.90	\$178.80
62	\$165.90	\$157.80	62	\$190.80	\$181.50
63	\$172.90	\$160.20	63	\$198.90	\$184.30
64	\$179.90	\$162.70	64	\$206.90	\$187.10
65+	\$178.20	\$160.90	65+	\$204.90	\$185.10

**NGF Blue Advantage Saver 5000**

<b>Non Tobacco User</b>			<b><u>Tobacco User</u></b>		
	Single Male	Single Female		Single Male	Single Female
18-Under	\$31.10	\$31.10	18-Under	\$35.70	\$35.70
19	\$34.60	\$39.00	19	\$39.80	\$44.80
20	\$38.30	\$46.80	20	\$44.00	\$53.80
21	\$41.70	\$54.70	21	\$48.00	\$62.90
22	\$45.40	\$62.60	22	\$52.20	\$71.90
23	\$49.00	\$70.40	23	\$56.30	\$80.90
24	\$52.40	\$78.30	24	\$60.30	\$90.00
25	\$53.50	\$80.50	25	\$61.50	\$92.50
26	\$54.50	\$82.80	26	\$62.70	\$95.20
27	\$55.60	\$85.00	27	\$63.90	\$97.80
28	\$56.20	\$85.90	28	\$64.60	\$98.80
29	\$56.90	\$87.00	29	\$65.40	\$100.00
30	\$57.40	\$88.00	30	\$66.10	\$101.20
31	\$58.10	\$89.10	31	\$66.90	\$102.40
32	\$58.80	\$90.00	32	\$67.70	\$103.50
33	\$60.10	\$92.30	33	\$69.10	\$106.20
34	\$61.40	\$94.50	34	\$70.60	\$108.70
35	\$62.80	\$96.90	35	\$72.20	\$111.40
36	\$64.10	\$99.20	36	\$73.70	\$114.10
37	\$65.50	\$101.50	37	\$75.30	\$116.70
38	\$68.10	\$102.80	38	\$78.40	\$118.20
39	\$70.90	\$104.10	39	\$81.60	\$119.70
40	\$73.60	\$105.40	40	\$84.70	\$121.20
41	\$76.30	\$106.50	41	\$87.70	\$122.50
42	\$79.00	\$107.90	42	\$90.80	\$124.10
43	\$80.90	\$109.70	43	\$93.10	\$126.10
44	\$83.00	\$111.50	44	\$95.50	\$128.30
45	\$85.10	\$113.30	45	\$97.90	\$130.30
46	\$87.10	\$115.10	46	\$100.20	\$132.40
47	\$89.10	\$116.90	47	\$102.40	\$134.40
48	\$91.20	\$117.50	48	\$104.80	\$135.10
49	\$93.30	\$118.10	49	\$107.30	\$135.90
50	\$95.50	\$118.70	50	\$109.80	\$136.50
51	\$97.60	\$119.40	51	\$112.20	\$137.30
52	\$99.70	\$120.10	52	\$114.60	\$138.10
53	\$102.70	\$121.50	53	\$118.10	\$139.80
54	\$105.70	\$123.00	54	\$121.60	\$141.50
55	\$108.70	\$124.50	55	\$125.00	\$143.20
56	\$111.60	\$126.10	56	\$128.40	\$145.00
57	\$114.70	\$127.60	57	\$131.90	\$146.70
58	\$120.80	\$129.70	58	\$138.90	\$149.10
59	\$126.90	\$131.70	59	\$145.90	\$151.50
60	\$132.90	\$133.80	60	\$152.90	\$153.90
61	\$139.00	\$135.80	61	\$159.80	\$156.20
62	\$145.00	\$137.90	62	\$166.80	\$158.60
63	\$151.20	\$140.00	63	\$173.80	\$161.00
64	\$157.20	\$142.20	64	\$180.80	\$163.60
65+	\$155.70	\$140.70	65+	\$179.10	\$161.80



**NGF Blue Advantage HSA 2500**

<b>Non Tobacco User</b>			<b><u>Tobacco User</u></b>		
	Single Male	Single Female		Single Male	Single Female
18-Under	\$54.50	\$54.50	18-Under	\$62.70	\$62.70
19	\$60.70	\$68.10	19	\$69.80	\$78.40
20	\$67.00	\$82.00	20	\$77.00	\$94.30
21	\$73.10	\$95.70	21	\$84.10	\$110.10
22	\$79.40	\$109.50	22	\$91.30	\$126.00
23	\$85.70	\$123.10	23	\$98.60	\$141.60
24	\$91.90	\$137.00	24	\$105.70	\$157.50
25	\$93.70	\$140.80	25	\$107.80	\$161.90
26	\$95.50	\$144.80	26	\$109.80	\$166.50
27	\$97.20	\$148.70	27	\$111.80	\$171.00
28	\$98.40	\$150.50	28	\$113.10	\$173.10
29	\$99.40	\$152.20	29	\$114.30	\$175.10
30	\$100.60	\$154.10	30	\$115.70	\$177.20
31	\$101.80	\$155.80	31	\$117.00	\$179.20
32	\$102.80	\$157.40	32	\$118.20	\$181.10
33	\$105.10	\$161.50	33	\$120.90	\$185.80
34	\$107.40	\$165.60	34	\$123.60	\$190.40
35	\$109.80	\$169.50	35	\$126.20	\$195.00
36	\$112.20	\$173.60	36	\$129.00	\$199.70
37	\$114.50	\$177.60	37	\$131.70	\$204.20
38	\$119.20	\$179.80	38	\$137.10	\$206.80
39	\$124.00	\$182.10	39	\$142.60	\$209.40
40	\$128.70	\$184.30	40	\$148.00	\$212.00
41	\$133.50	\$186.50	41	\$153.50	\$214.50
42	\$138.30	\$188.70	42	\$159.00	\$217.00
43	\$141.80	\$191.90	43	\$163.00	\$220.70
44	\$145.20	\$195.10	44	\$167.00	\$224.40
45	\$148.80	\$198.10	45	\$171.20	\$227.90
46	\$152.30	\$201.30	46	\$175.20	\$231.50
47	\$155.80	\$204.40	47	\$179.20	\$235.10
48	\$159.70	\$205.60	48	\$183.60	\$236.40
49	\$163.40	\$206.80	49	\$187.90	\$237.80
50	\$167.00	\$207.80	50	\$192.00	\$239.00
51	\$170.70	\$209.00	51	\$196.30	\$240.30
52	\$174.40	\$210.10	52	\$200.60	\$241.70
53	\$179.70	\$212.70	53	\$206.60	\$244.60
54	\$184.90	\$215.40	54	\$212.60	\$247.70
55	\$190.10	\$218.00	55	\$218.70	\$250.70
56	\$195.50	\$220.60	56	\$224.80	\$253.70
57	\$200.70	\$223.30	57	\$230.80	\$256.80
58	\$211.30	\$226.90	58	\$243.00	\$260.90
59	\$222.00	\$230.60	59	\$255.30	\$265.20
60	\$232.60	\$234.20	60	\$267.50	\$269.30
61	\$243.30	\$237.80	61	\$279.80	\$273.50
62	\$253.80	\$241.40	62	\$291.90	\$277.60
63	\$264.60	\$245.10	63	\$304.20	\$281.90
64	\$275.10	\$248.70	64	\$316.40	\$286.10
65+	\$272.30	\$246.20	65+	\$313.20	\$283.10

**NGF Blue Advantage HSA 4000**

<b>Non Tobacco User</b>			<b><u>Tobacco User</u></b>		
	Single Male	Single Female		Single Male	Single Female
18-Under	\$47.60	\$47.60	18-Under	\$54.70	\$54.70
19	\$52.90	\$59.50	19	\$60.80	\$68.50
20	\$58.40	\$71.50	20	\$67.10	\$82.20
21	\$64.00	\$83.50	21	\$73.60	\$96.00
22	\$69.30	\$95.50	22	\$79.70	\$109.80
23	\$74.80	\$107.40	23	\$86.00	\$123.60
24	\$80.10	\$119.40	24	\$92.10	\$137.30
25	\$81.70	\$122.90	25	\$94.00	\$141.40
26	\$83.40	\$126.30	26	\$95.90	\$145.20
27	\$84.90	\$129.80	27	\$97.60	\$149.20
28	\$85.90	\$131.30	28	\$98.80	\$151.00
29	\$86.90	\$132.90	29	\$99.90	\$152.90
30	\$87.80	\$134.40	30	\$101.00	\$154.60
31	\$88.70	\$135.90	31	\$102.00	\$156.30
32	\$89.80	\$137.50	32	\$103.20	\$158.10
33	\$91.70	\$140.90	33	\$105.50	\$162.10
34	\$93.80	\$144.50	34	\$107.90	\$166.20
35	\$95.80	\$148.00	35	\$110.20	\$170.20
36	\$97.90	\$151.50	36	\$112.60	\$174.30
37	\$100.00	\$155.00	37	\$115.00	\$178.30
38	\$104.10	\$156.90	38	\$119.70	\$180.40
39	\$108.30	\$159.00	39	\$124.50	\$182.80
40	\$112.30	\$160.90	40	\$129.20	\$185.10
41	\$116.50	\$162.90	41	\$134.00	\$187.40
42	\$120.60	\$164.80	42	\$138.70	\$189.50
43	\$123.70	\$167.60	43	\$142.30	\$192.70
44	\$126.90	\$170.20	44	\$145.90	\$195.80
45	\$129.80	\$173.00	45	\$149.20	\$199.00
46	\$132.90	\$175.60	46	\$152.90	\$201.90
47	\$136.10	\$178.50	47	\$156.50	\$205.30
48	\$139.30	\$179.40	48	\$160.20	\$206.30
49	\$142.60	\$180.40	49	\$164.00	\$207.40
50	\$145.80	\$181.40	50	\$167.70	\$208.60
51	\$149.10	\$182.30	51	\$171.40	\$209.70
52	\$152.30	\$183.40	52	\$175.20	\$210.90
53	\$156.70	\$185.60	53	\$180.30	\$213.40
54	\$161.40	\$188.00	54	\$185.60	\$216.20
55	\$166.10	\$190.20	55	\$191.00	\$218.80
56	\$170.70	\$192.60	56	\$196.30	\$221.50
57	\$175.20	\$194.90	57	\$201.50	\$224.10
58	\$184.50	\$198.10	58	\$212.20	\$227.90
59	\$193.70	\$201.30	59	\$222.80	\$231.50
60	\$203.00	\$204.40	60	\$233.50	\$235.10
61	\$212.30	\$207.60	61	\$244.20	\$238.70
62	\$221.60	\$210.70	62	\$254.90	\$242.30
63	\$230.80	\$214.00	63	\$265.50	\$246.10
64	\$240.10	\$217.10	64	\$276.20	\$249.70
65+	\$237.70	\$214.90	65+	\$273.30	\$247.10

Farm Bureau  
WHPI  
Optional Benefits  
Effective 4/1/2013

**Monthly Rate per contract**

	<u><b>Single</b></u>	<u><b>Family</b></u>
Maternity		
\$2500 deductible	\$74.50	\$74.50
Service fee	\$9.25	\$9.25

Non - User of Tobacco Contracts

<u>GF 250 Deductible</u>	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	\$207.20	\$207.20	\$413.60	\$414.40	\$621.60	\$828.70	\$414.40	\$621.60	\$828.70	\$620.80	\$828.00	\$1,035.20
19-24	\$360.30	\$693.40	\$1,053.70	\$515.90	\$671.50	\$826.80	\$848.70	\$1,004.30	\$1,159.80	\$1,209.30	\$1,364.60	\$1,520.20
25-29	\$381.50	\$796.10	\$1,178.60	\$537.10	\$692.40	\$848.00	\$951.70	\$1,107.30	\$1,262.60	\$1,334.20	\$1,489.50	\$1,645.10
30-34	\$403.40	\$753.00	\$1,156.20	\$559.00	\$714.30	\$869.90	\$908.40	\$1,063.90	\$1,219.30	\$1,311.50	\$1,467.10	\$1,622.40
35-39	\$448.70	\$751.30	\$1,200.70	\$604.30	\$759.60	\$915.20	\$906.70	\$1,062.20	\$1,217.50	\$1,356.30	\$1,511.60	\$1,667.20
40-44	\$542.40	\$752.30	\$1,294.20	\$697.80	\$853.30	\$1,008.70	\$907.90	\$1,063.20	\$1,218.80	\$1,449.60	\$1,605.10	\$1,760.50
45-49	\$611.60	\$802.20	\$1,413.50	\$766.90	\$922.50	\$1,078.00	\$957.50	\$1,113.10	\$1,268.40	\$1,569.10	\$1,724.70	\$1,880.00
50-54	\$684.60	\$824.60	\$1,509.00	\$840.20	\$995.50	\$1,151.10	\$980.20	\$1,135.50	\$1,291.10	\$1,664.30	\$1,819.90	\$1,975.40
55-59	\$786.90	\$876.00	\$1,663.30	\$942.40	\$1,097.80	\$1,253.30	\$1,031.50	\$1,187.10	\$1,342.40	\$1,818.70	\$1,974.20	\$2,129.80
60-64	\$1,079.50	\$975.80	\$2,055.30	\$1,235.10	\$1,390.60	\$1,546.00	\$1,131.40	\$1,286.90	\$1,442.30	\$2,210.60	\$2,366.20	\$2,521.50
65+	\$1,068.30	\$966.10	\$2,034.10	\$1,223.90	\$1,379.20	\$1,534.80	\$1,121.40	\$1,277.00	\$1,432.50	\$2,189.70	\$2,345.00	\$2,500.60

<u>GF 500 Deductible</u>	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	\$190.10	\$190.10	\$381.30	\$380.00	\$570.20	\$760.30	\$380.00	\$570.20	\$760.30	\$571.40	\$761.30	\$951.40
19-24	\$330.90	\$636.40	\$967.80	\$473.50	\$616.00	\$758.60	\$779.10	\$921.50	\$1,064.20	\$1,110.20	\$1,252.90	\$1,395.30
25-29	\$350.60	\$731.60	\$1,082.40	\$493.30	\$635.70	\$778.10	\$874.00	\$1,016.70	\$1,159.10	\$1,224.90	\$1,367.50	\$1,509.90
30-34	\$370.80	\$691.40	\$1,062.00	\$513.50	\$655.90	\$798.60	\$833.90	\$976.50	\$1,118.90	\$1,204.40	\$1,347.10	\$1,489.50
35-39	\$412.20	\$690.20	\$1,102.40	\$554.60	\$697.30	\$839.70	\$832.90	\$975.30	\$1,117.70	\$1,244.80	\$1,387.50	\$1,529.90
40-44	\$498.10	\$690.70	\$1,188.60	\$640.80	\$783.20	\$925.90	\$833.40	\$975.80	\$1,118.50	\$1,331.20	\$1,473.70	\$1,616.30
45-49	\$561.90	\$736.70	\$1,298.40	\$704.60	\$847.00	\$989.70	\$879.10	\$1,021.80	\$1,164.20	\$1,440.80	\$1,583.50	\$1,725.90
50-54	\$628.60	\$757.20	\$1,386.00	\$771.30	\$913.70	\$1,056.40	\$899.60	\$1,042.30	\$1,184.70	\$1,528.70	\$1,671.10	\$1,813.80
55-59	\$722.80	\$805.10	\$1,528.00	\$865.30	\$1,007.90	\$1,150.40	\$947.80	\$1,090.20	\$1,232.90	\$1,670.60	\$1,813.10	\$1,955.70
60-64	\$991.90	\$896.70	\$1,887.80	\$1,134.50	\$1,277.00	\$1,419.60	\$1,039.10	\$1,181.80	\$1,324.20	\$2,030.50	\$2,172.90	\$2,315.60
65+	\$981.90	\$887.40	\$1,868.80	\$1,124.30	\$1,267.00	\$1,409.40	\$1,029.80	\$1,172.50	\$1,314.90	\$2,011.20	\$2,153.90	\$2,296.30

<u>GF 1000 Deductible</u>	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	\$165.60	\$165.60	\$331.10	\$331.10	\$496.90	\$662.50	\$331.10	\$496.90	\$662.50	\$496.90	\$662.50	\$828.00
19-24	\$288.30	\$553.90	\$841.60	\$412.40	\$536.80	\$661.00	\$678.00	\$802.40	\$926.60	\$966.10	\$1,090.20	\$1,214.60
25-29	\$305.10	\$636.40	\$942.00	\$429.20	\$553.60	\$677.80	\$760.80	\$885.00	\$1,009.40	\$1,066.10	\$1,190.30	\$1,314.70
30-34	\$322.10	\$601.60	\$924.20	\$446.50	\$570.70	\$695.10	\$726.00	\$850.20	\$974.60	\$1,048.30	\$1,172.80	\$1,296.90
35-39	\$359.10	\$600.60	\$959.50	\$483.30	\$607.70	\$731.80	\$724.80	\$849.00	\$973.40	\$1,083.90	\$1,208.10	\$1,332.50
40-44	\$433.40	\$601.10	\$1,035.00	\$557.50	\$681.70	\$806.10	\$725.30	\$849.70	\$973.80	\$1,159.10	\$1,283.50	\$1,407.70
45-49	\$488.60	\$641.30	\$1,129.70	\$612.80	\$737.20	\$861.40	\$765.70	\$889.90	\$1,014.00	\$1,253.80	\$1,378.20	\$1,502.40
50-54	\$547.10	\$659.30	\$1,206.10	\$671.50	\$795.60	\$920.00	\$783.50	\$907.90	\$1,032.00	\$1,330.50	\$1,454.70	\$1,578.80
55-59	\$629.60	\$700.40	\$1,329.80	\$753.80	\$877.90	\$1,002.30	\$824.60	\$948.80	\$1,073.20	\$1,454.20	\$1,578.40	\$1,702.50
60-64	\$863.10	\$779.80	\$1,642.60	\$987.50	\$1,111.60	\$1,236.10	\$904.20	\$1,028.40	\$1,152.80	\$1,767.00	\$1,891.20	\$2,015.60
65+	\$854.30	\$772.00	\$1,626.60	\$978.70	\$1,102.90	\$1,227.30	\$896.40	\$1,020.60	\$1,144.80	\$1,750.70	\$1,874.90	\$1,999.30

User of Tobacco Contracts

<u>GF 250 Deductible</u>	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	\$227.90	\$227.90	\$455.00	\$455.80	\$683.70	\$911.60	\$455.80	\$683.70	\$911.60	\$682.90	\$910.80	\$1,138.60
19-24	\$396.30	\$762.70	\$1,159.00	\$567.50	\$738.60	\$909.40	\$933.50	\$1,104.60	\$1,275.80	\$1,330.10	\$1,501.00	\$1,672.10
25-29	\$419.60	\$875.70	\$1,296.40	\$590.70	\$761.60	\$932.70	\$1,046.80	\$1,217.90	\$1,388.80	\$1,467.50	\$1,638.30	\$1,809.50
30-34	\$443.70	\$828.30	\$1,271.70	\$614.90	\$785.70	\$956.80	\$999.10	\$1,170.20	\$1,341.10	\$1,442.60	\$1,613.70	\$1,784.60
35-39	\$493.50	\$826.40	\$1,320.70	\$664.70	\$835.50	\$1,006.60	\$997.30	\$1,168.40	\$1,339.20	\$1,491.90	\$1,662.70	\$1,833.80
40-44	\$596.60	\$827.50	\$1,423.60	\$767.50	\$938.60	\$1,109.50	\$998.60	\$1,169.40	\$1,340.60	\$1,594.40	\$1,765.50	\$1,936.40
45-49	\$672.70	\$882.40	\$1,554.80	\$843.50	\$1,014.70	\$1,185.80	\$1,053.20	\$1,224.30	\$1,395.20	\$1,725.90	\$1,897.00	\$2,067.90
50-54	\$753.00	\$907.00	\$1,659.80	\$924.10	\$1,095.00	\$1,266.10	\$1,078.10	\$1,249.00	\$1,420.10	\$1,830.60	\$2,001.70	\$2,172.90
55-59	\$865.50	\$963.50	\$1,829.50	\$1,036.60	\$1,207.50	\$1,378.60	\$1,134.60	\$1,305.70	\$1,476.60	\$2,000.40	\$2,171.50	\$2,342.60
60-64	\$1,187.40	\$1,073.30	\$2,260.70	\$1,358.50	\$1,529.60	\$1,700.50	\$1,244.40	\$1,415.50	\$1,586.40	\$2,431.50	\$2,602.70	\$2,773.50
65+	\$1,175.10	\$1,062.60	\$2,237.40	\$1,346.20	\$1,517.00	\$1,688.20	\$1,233.40	\$1,404.60	\$1,575.70	\$2,408.50	\$2,579.40	\$2,750.50

<u>GF 500 Deductible</u>	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	\$209.10	\$209.10	\$419.40	\$418.00	\$627.20	\$836.30	\$418.00	\$627.20	\$836.30	\$628.50	\$837.40	\$1,046.50
19-24	\$363.90	\$700.00	\$1,064.50	\$520.90	\$677.50	\$834.40	\$856.90	\$1,013.60	\$1,170.50	\$1,221.10	\$1,378.10	\$1,534.70
25-29	\$385.60	\$804.70	\$1,190.60	\$542.50	\$699.20	\$855.90	\$961.40	\$1,118.30	\$1,275.00	\$1,347.30	\$1,504.20	\$1,660.80
30-34	\$407.80	\$760.50	\$1,168.10	\$564.80	\$721.40	\$878.40	\$917.20	\$1,074.10	\$1,230.80	\$1,324.80	\$1,481.70	\$1,638.30
35-39	\$453.40	\$759.20	\$1,212.60	\$610.00	\$767.00	\$923.60	\$916.10	\$1,072.80	\$1,229.40	\$1,369.20	\$1,526.10	\$1,682.80
40-44	\$547.90	\$759.70	\$1,307.40	\$704.80	\$861.50	\$1,018.40	\$916.70	\$1,073.30	\$1,230.20	\$1,464.30	\$1,620.90	\$1,777.90
45-49	\$618.10	\$810.30	\$1,428.10	\$775.00	\$931.60	\$1,088.60	\$967.00	\$1,123.90	\$1,280.60	\$1,584.80	\$1,741.70	\$1,898.40
50-54	\$691.40	\$832.80	\$1,524.50	\$848.40	\$1,005.00	\$1,161.90	\$989.50	\$1,146.40	\$1,303.10	\$1,681.50	\$1,838.10	\$1,995.00
55-59	\$795.10	\$885.60	\$1,680.70	\$951.70	\$1,108.70	\$1,265.30	\$1,042.50	\$1,199.20	\$1,356.10	\$1,837.60	\$1,994.20	\$2,151.20
60-64	\$1,091.00	\$986.30	\$2,076.40	\$1,247.90	\$1,404.60	\$1,561.50	\$1,142.90	\$1,299.90	\$1,456.50	\$2,233.40	\$2,390.00	\$2,547.00
65+	\$1,080.00	\$976.10	\$2,055.60	\$1,236.70	\$1,393.60	\$1,550.20	\$1,132.80	\$1,289.70	\$1,446.30	\$2,212.20	\$2,369.10	\$2,525.80

<u>GF 1000 Deductible</u>	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	\$182.10	\$182.10	\$364.20	\$364.20	\$546.60	\$728.70	\$364.20	\$546.60	\$728.70	\$546.60	\$728.70	\$910.80
19-24	\$317.10	\$609.20	\$925.80	\$453.60	\$590.50	\$727.10	\$745.80	\$882.60	\$1,019.20	\$1,062.60	\$1,199.20	\$1,336.00
25-29	\$335.50	\$700.00	\$1,036.10	\$472.10	\$609.00	\$745.50	\$836.80	\$973.40	\$1,110.30	\$1,172.70	\$1,309.20	\$1,446.10
30-34	\$354.30	\$661.70	\$1,016.50	\$491.10	\$627.70	\$764.50	\$798.60	\$935.10	\$1,072.00	\$1,153.10	\$1,289.90	\$1,426.50
35-39	\$395.00	\$660.60	\$1,055.40	\$531.60	\$668.40	\$805.00	\$797.20	\$933.80	\$1,070.60	\$1,192.20	\$1,328.80	\$1,465.60
40-44	\$476.70	\$661.20	\$1,138.40	\$613.20	\$749.80	\$886.70	\$797.80	\$934.60	\$1,071.20	\$1,275.00	\$1,411.80	\$1,548.40
45-49	\$537.50	\$705.40	\$1,242.60	\$674.00	\$810.90	\$947.40	\$842.20	\$978.80	\$1,115.40	\$1,379.10	\$1,516.00	\$1,652.50
50-54	\$601.70	\$725.20	\$1,326.60	\$738.60	\$875.10	\$1,012.00	\$861.80	\$998.60	\$1,135.20	\$1,463.50	\$1,600.10	\$1,736.60
55-59	\$692.50	\$770.40	\$1,462.70	\$829.10	\$965.70	\$1,102.50	\$907.00	\$1,043.60	\$1,180.40	\$1,599.50	\$1,736.10	\$1,872.70
60-64	\$949.30	\$857.70	\$1,806.80	\$1,086.20	\$1,222.70	\$1,359.60	\$994.60	\$1,131.10	\$1,268.00	\$1,943.60	\$2,080.20	\$2,217.00
65+	\$939.70	\$849.20	\$1,789.10	\$1,076.50	\$1,213.10	\$1,349.90	\$986.00	\$1,122.60	\$1,259.20	\$1,925.70	\$2,062.30	\$2,199.10

Non - User of Tobacco Contracts

<u>GF 250 Deductible</u>	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	\$186.50	\$186.50	\$372.30	\$372.90	\$559.40	\$745.90	\$372.90	\$559.40	\$745.90	\$558.70	\$745.20	\$931.70
19-24	\$324.30	\$624.00	\$948.30	\$464.30	\$604.30	\$744.10	\$763.80	\$903.80	\$1,043.80	\$1,088.30	\$1,228.10	\$1,368.10
25-29	\$343.40	\$716.50	\$1,060.70	\$483.40	\$623.20	\$763.20	\$856.50	\$996.50	\$1,136.30	\$1,200.70	\$1,340.50	\$1,480.50
30-34	\$363.10	\$677.70	\$1,040.60	\$503.10	\$642.90	\$782.90	\$817.50	\$957.50	\$1,097.30	\$1,180.40	\$1,320.40	\$1,460.20
35-39	\$403.80	\$676.20	\$1,080.70	\$543.80	\$683.60	\$823.60	\$816.00	\$956.00	\$1,095.80	\$1,220.70	\$1,360.50	\$1,500.50
40-44	\$488.20	\$677.10	\$1,164.80	\$628.00	\$768.00	\$907.80	\$817.10	\$956.90	\$1,096.90	\$1,304.60	\$1,444.60	\$1,584.40
45-49	\$550.40	\$722.00	\$1,272.20	\$690.20	\$830.20	\$970.20	\$861.80	\$1,001.80	\$1,141.60	\$1,412.20	\$1,552.20	\$1,692.00
50-54	\$616.10	\$742.10	\$1,358.00	\$756.20	\$895.90	\$1,036.00	\$882.10	\$1,021.90	\$1,161.90	\$1,497.80	\$1,637.90	\$1,777.90
55-59	\$708.20	\$788.40	\$1,497.00	\$848.20	\$988.00	\$1,128.00	\$928.40	\$1,068.40	\$1,208.20	\$1,636.80	\$1,776.80	\$1,916.80
60-64	\$971.50	\$878.20	\$1,849.70	\$1,111.60	\$1,251.60	\$1,391.40	\$1,018.20	\$1,158.20	\$1,298.00	\$1,989.50	\$2,129.50	\$2,269.30
65+	\$961.50	\$869.40	\$1,830.70	\$1,101.50	\$1,241.30	\$1,381.30	\$1,009.20	\$1,149.20	\$1,289.20	\$1,970.70	\$2,110.50	\$2,250.50

<u>GF 500 Deductible</u>	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	\$171.10	\$171.10	\$343.10	\$342.00	\$513.20	\$684.30	\$342.00	\$513.20	\$684.30	\$514.30	\$685.20	\$856.30
19-24	\$297.80	\$572.80	\$871.00	\$426.20	\$554.40	\$682.80	\$701.20	\$829.30	\$957.70	\$999.10	\$1,127.50	\$1,255.70
25-29	\$315.50	\$658.40	\$974.20	\$443.90	\$572.10	\$700.30	\$786.60	\$915.00	\$1,043.20	\$1,102.30	\$1,230.70	\$1,358.90
30-34	\$333.70	\$622.30	\$955.80	\$462.10	\$590.30	\$718.70	\$750.50	\$878.90	\$1,007.00	\$1,083.90	\$1,212.30	\$1,340.50
35-39	\$371.00	\$621.20	\$992.10	\$499.10	\$627.50	\$755.70	\$749.60	\$877.80	\$1,005.90	\$1,120.30	\$1,248.70	\$1,376.90
40-44	\$448.30	\$621.60	\$1,069.70	\$576.70	\$704.90	\$833.30	\$750.00	\$878.20	\$1,006.60	\$1,198.10	\$1,326.30	\$1,454.70
45-49	\$505.70	\$663.00	\$1,168.50	\$634.10	\$762.30	\$890.70	\$791.20	\$919.60	\$1,047.80	\$1,296.70	\$1,425.10	\$1,553.30
50-54	\$565.70	\$681.40	\$1,247.40	\$694.10	\$822.30	\$950.70	\$809.60	\$938.00	\$1,066.20	\$1,375.80	\$1,504.00	\$1,632.40
55-59	\$650.50	\$724.60	\$1,375.10	\$778.70	\$907.10	\$1,035.30	\$853.00	\$981.20	\$1,109.60	\$1,503.50	\$1,631.70	\$1,760.10
60-64	\$892.70	\$807.00	\$1,699.00	\$1,021.10	\$1,149.20	\$1,277.60	\$935.20	\$1,063.60	\$1,191.70	\$1,827.40	\$1,955.60	\$2,084.00
65+	\$883.70	\$798.70	\$1,681.90	\$1,011.90	\$1,140.30	\$1,268.40	\$926.80	\$1,055.20	\$1,183.40	\$1,810.10	\$1,938.50	\$2,066.70

<u>GF 1000 Deductible</u>	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	\$149.00	\$149.00	\$298.00	\$298.00	\$447.20	\$596.20	\$298.00	\$447.20	\$596.20	\$447.20	\$596.20	\$745.20
19-24	\$259.40	\$498.50	\$757.50	\$371.20	\$483.10	\$594.90	\$610.20	\$722.20	\$833.90	\$869.40	\$981.20	\$1,093.10
25-29	\$274.50	\$572.80	\$847.70	\$386.30	\$498.30	\$610.00	\$684.70	\$796.50	\$908.40	\$959.50	\$1,071.20	\$1,183.20
30-34	\$289.90	\$541.40	\$831.70	\$401.90	\$513.60	\$625.60	\$653.40	\$765.10	\$877.10	\$943.50	\$1,055.50	\$1,167.20
35-39	\$323.20	\$540.50	\$863.50	\$434.90	\$546.90	\$658.60	\$652.30	\$764.00	\$876.00	\$975.50	\$1,087.20	\$1,199.20
40-44	\$390.00	\$541.00	\$931.40	\$501.80	\$613.50	\$725.50	\$652.70	\$764.70	\$876.40	\$1,043.20	\$1,155.20	\$1,266.90
45-49	\$439.80	\$577.10	\$1,016.70	\$551.50	\$663.50	\$775.20	\$689.10	\$800.90	\$912.60	\$1,128.40	\$1,240.40	\$1,352.10
50-54	\$492.30	\$593.40	\$1,085.50	\$604.30	\$716.10	\$828.00	\$705.10	\$817.10	\$928.80	\$1,197.40	\$1,309.20	\$1,420.90
55-59	\$566.60	\$630.40	\$1,196.80	\$678.40	\$790.10	\$902.10	\$742.10	\$853.90	\$965.80	\$1,308.70	\$1,420.50	\$1,532.20
60-64	\$776.70	\$701.80	\$1,478.30	\$888.70	\$1,000.50	\$1,112.40	\$813.80	\$925.50	\$1,037.50	\$1,590.30	\$1,702.10	\$1,814.00
65+	\$768.90	\$694.80	\$1,463.90	\$880.80	\$992.60	\$1,104.50	\$806.80	\$918.50	\$1,030.30	\$1,575.60	\$1,687.40	\$1,799.30

User of Tobacco Contracts

<u>GF 250 Deductible</u>	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	\$205.10	\$205.10	\$409.50	\$410.20	\$615.30	\$820.40	\$410.20	\$615.30	\$820.40	\$614.60	\$819.70	\$1,024.80
19-24	\$356.70	\$686.40	\$1,043.10	\$510.70	\$664.70	\$818.50	\$840.20	\$994.20	\$1,148.20	\$1,197.10	\$1,350.90	\$1,504.90
25-29	\$377.70	\$788.10	\$1,166.70	\$531.70	\$685.40	\$839.40	\$942.10	\$1,096.10	\$1,249.90	\$1,320.70	\$1,474.50	\$1,628.50
30-34	\$399.40	\$745.40	\$1,144.60	\$553.40	\$707.10	\$861.10	\$899.20	\$1,053.20	\$1,207.00	\$1,298.30	\$1,452.30	\$1,606.10
35-39	\$444.20	\$743.80	\$1,188.70	\$598.20	\$752.00	\$906.00	\$897.50	\$1,051.50	\$1,205.30	\$1,342.70	\$1,496.40	\$1,650.40
40-44	\$537.00	\$744.70	\$1,281.20	\$690.70	\$844.70	\$998.50	\$898.70	\$1,052.50	\$1,206.50	\$1,435.00	\$1,589.00	\$1,742.70
45-49	\$605.40	\$794.10	\$1,399.30	\$759.20	\$913.20	\$1,067.20	\$947.90	\$1,101.90	\$1,255.70	\$1,553.30	\$1,707.30	\$1,861.10
50-54	\$677.70	\$816.30	\$1,493.80	\$831.70	\$985.50	\$1,139.50	\$970.30	\$1,124.10	\$1,278.10	\$1,647.50	\$1,801.60	\$1,955.60
55-59	\$778.90	\$867.20	\$1,646.60	\$933.00	\$1,086.70	\$1,240.70	\$1,021.20	\$1,175.20	\$1,328.90	\$1,800.30	\$1,954.40	\$2,108.40
60-64	\$1,068.60	\$966.00	\$2,034.60	\$1,222.60	\$1,376.70	\$1,530.40	\$1,120.00	\$1,274.00	\$1,427.70	\$2,188.40	\$2,342.40	\$2,496.10
65+	\$1,057.60	\$956.30	\$2,013.60	\$1,211.60	\$1,365.30	\$1,519.30	\$1,110.10	\$1,264.10	\$1,418.10	\$2,167.60	\$2,321.40	\$2,475.40

<u>GF 500 Deductible</u>	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	\$188.20	\$188.20	\$377.40	\$376.20	\$564.50	\$752.70	\$376.20	\$564.50	\$752.70	\$565.70	\$753.60	\$941.90
19-24	\$327.50	\$630.00	\$958.00	\$468.80	\$609.80	\$751.00	\$771.20	\$912.20	\$1,053.50	\$1,099.00	\$1,240.20	\$1,381.20
25-29	\$347.10	\$724.20	\$1,071.50	\$488.30	\$629.30	\$770.30	\$865.20	\$1,006.50	\$1,147.50	\$1,212.50	\$1,353.80	\$1,494.70
30-34	\$367.10	\$684.50	\$1,051.30	\$508.30	\$649.30	\$790.50	\$825.50	\$966.70	\$1,107.70	\$1,192.30	\$1,333.50	\$1,474.50
35-39	\$408.00	\$683.30	\$1,091.30	\$549.00	\$690.30	\$831.20	\$824.50	\$965.50	\$1,106.50	\$1,232.30	\$1,373.50	\$1,514.50
40-44	\$493.10	\$683.80	\$1,176.60	\$634.30	\$775.30	\$916.60	\$825.00	\$966.00	\$1,107.20	\$1,317.80	\$1,458.80	\$1,600.10
45-49	\$556.30	\$729.30	\$1,285.30	\$697.50	\$838.50	\$979.70	\$870.30	\$1,011.50	\$1,152.50	\$1,426.30	\$1,567.50	\$1,708.50
50-54	\$622.30	\$749.50	\$1,372.10	\$763.50	\$904.50	\$1,045.70	\$890.50	\$1,031.80	\$1,172.80	\$1,513.30	\$1,654.30	\$1,795.50
55-59	\$715.60	\$797.00	\$1,512.60	\$856.60	\$997.80	\$1,138.80	\$938.30	\$1,079.20	\$1,220.50	\$1,653.80	\$1,794.80	\$1,936.00
60-64	\$981.90	\$887.60	\$1,868.80	\$1,123.10	\$1,264.10	\$1,405.30	\$1,028.60	\$1,169.90	\$1,310.90	\$2,010.00	\$2,151.00	\$2,292.30
65+	\$972.00	\$878.50	\$1,850.00	\$1,113.00	\$1,254.20	\$1,395.20	\$1,019.50	\$1,160.70	\$1,301.70	\$1,991.00	\$2,132.20	\$2,273.20

<u>GF 1000 Deductible</u>	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	\$163.90	\$163.90	\$327.80	\$327.80	\$491.90	\$655.80	\$327.80	\$491.90	\$655.80	\$491.90	\$655.80	\$819.70
19-24	\$285.40	\$548.30	\$833.20	\$408.30	\$531.40	\$654.30	\$671.20	\$794.40	\$917.30	\$956.30	\$1,079.20	\$1,202.40
25-29	\$302.00	\$630.00	\$932.50	\$424.90	\$548.10	\$671.00	\$753.20	\$876.10	\$999.20	\$1,055.40	\$1,178.30	\$1,301.50
30-34	\$318.90	\$595.50	\$914.90	\$442.00	\$564.90	\$688.10	\$718.70	\$841.60	\$964.80	\$1,037.80	\$1,161.00	\$1,283.90
35-39	\$355.50	\$594.60	\$949.80	\$478.40	\$601.60	\$724.50	\$717.50	\$840.40	\$963.60	\$1,073.00	\$1,195.90	\$1,319.10
40-44	\$429.00	\$595.10	\$1,024.50	\$551.90	\$674.80	\$798.00	\$718.00	\$841.10	\$964.00	\$1,147.50	\$1,270.60	\$1,393.50
45-49	\$483.70	\$634.80	\$1,118.30	\$606.60	\$729.80	\$852.70	\$758.00	\$880.90	\$1,003.80	\$1,241.20	\$1,364.40	\$1,487.30
50-54	\$541.60	\$652.70	\$1,194.00	\$664.70	\$787.60	\$910.80	\$775.60	\$898.70	\$1,021.60	\$1,317.10	\$1,440.00	\$1,563.00
55-59	\$623.30	\$693.40	\$1,316.40	\$746.20	\$869.10	\$992.20	\$816.30	\$939.20	\$1,062.40	\$1,439.60	\$1,562.50	\$1,685.40
60-64	\$854.40	\$772.00	\$1,626.10	\$977.50	\$1,100.50	\$1,223.60	\$895.10	\$1,018.00	\$1,141.20	\$1,749.30	\$1,872.20	\$1,995.30
65+	\$845.70	\$764.20	\$1,610.20	\$968.90	\$1,091.80	\$1,214.90	\$887.40	\$1,010.30	\$1,133.20	\$1,733.10	\$1,856.00	\$1,979.20

<b>SERFF Tracking #:</b>	WMIA-128754756	<b>State Tracking #:</b>	<b>Company Tracking #:</b>
<b>State:</b>	Iowa	<b>Filing Company:</b>	Wellmark Health Plan of Iowa, Inc.
<b>TOI/Sub-TOI:</b>	HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO		
<b>Product Name:</b>	Wellmark Health Plan of Iowa, Inc. Farm Bureau Individual Rate Filing		
<b>Project Name/Number:</b>	/		

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Certification - Life & A&H		
Comments:	Actuarial Certification attached		
Attachment(s):			
IA WHPI Farm Bureau Actuarial Certification.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum - Life & A&H		
Comments:	Actuarial memorandum attached		
Attachment(s):			
Actuarial Memorandum WHPI FB 2013.pdf			

		Item Status:	Status Date:
Bypassed - Item:	Certificate of Compliance - Life & A&H		
Bypass Reason:	Not yet available		

		Item Status:	Status Date:
Bypassed - Item:	PPACA Uniform Compliance Summary		
Bypass Reason:	N/A		

		Item Status:	Status Date:
Bypassed - Item:	Rate Summary Worksheet		
Bypass Reason:	Multiple preliminary justification worksheets attached as an added supporting document		

		Item Status:	Status Date:
Bypassed - Item:	Consumer Disclosure Form		
Bypass Reason:	N/A		

		Item Status:	Status Date:
Satisfied - Item:	Assister Files		



<b>State:</b>	Iowa	<b>Filing Company:</b>	Wellmark Health Plan of Iowa, Inc.
<b>TOI/Sub-TOI:</b>	HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO		
<b>Product Name:</b>	Wellmark Health Plan of Iowa, Inc. Farm Bureau Individual Rate Filing		
<b>Project Name/Number:</b>	/		

Comments:	Assister files attached
Attachment(s):	
IA FB WHPI New Assister File 2013.pdf	
IA FB WHPI Old Assister File 2013.pdf	

		Item Status:	Status Date:
Satisfied - Item:	Exhibit I		
Comments:	Exhibit I's attached		
Attachment(s):			
Exhibit 1 FB New WHPI 2013.pdf			
Exhibit 1 FB Old WHPI 2013.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Preliminary Justifications & Rate Summary Worksheets		
Comments:	Preliminary justifications and rate summary worksheets attached		
Attachment(s):			
2013 FB WHPI Old RateSummaryTemplate.xls			
2013 FB WHPI New RateSummaryTemplate.pdf			
2013 FB WHPI Old RateSummaryTemplate.pdf			
Preliminary Justification Part II - FB WHPI New.pdf			
Preliminary Justification Part II - FB WHPI Old.pdf			
2013 FB WHPI New RateSummaryTemplate.xls			

SERFF Tracking #:

WMIA-128754756

State Tracking #:

Company Tracking #:

State:

Iowa

Filing Company:

Wellmark Health Plan of Iowa, Inc.

TOI/Sub-TOI:

HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO

Product Name:

Wellmark Health Plan of Iowa, Inc. Farm Bureau Individual Rate Filing

Project Name/Number:

/

***Attachment 2013 FB WHPI Old RateSummaryTemplate.xls is not a PDF document and cannot be reproduced here.***

***Attachment 2013 FB WHPI New RateSummaryTemplate.xls is not a PDF document and cannot be reproduced here.***

# State of Iowa

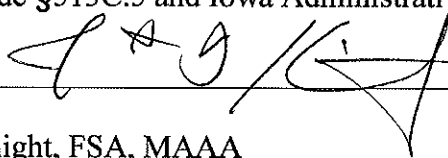
## Actuarial Certification

Carrier: Wellmark Health Plan of Iowa, Inc.

Submission: Annual Review of Individual Business

I hereby certify that to the best of my knowledge and belief the above submission conforms to generally accepted actuarial principles, standards and guidelines, and that the premiums comply with the rate restrictions in Iowa Code §513C.5 and Iowa Administrative Code 191-75.6(1).\*

Signature of qualified actuary: \_\_\_\_\_



Name (Typed or printed): Justin Knight, FSA, MAAA

Title or business affiliation: Senior Actuary

Date: November 7, 2012

\*Individual health reform limits the rate increase differential between blocks of business written after April 1, 1996 to 15%, and the base rate differential between these blocks of business to no more than 2.028: 1 after actuarial adjustments are made for benefit differences and rating characteristics. A thorough review of the law and the Rating Compliance Guidelines should be made prior to signing this certification.

**Actuarial Memorandum**  
**Wellmark Health Plan of Iowa, Inc.**  
**Individual Business Sold Exclusively Through**  
**Farm Bureau Federation**  
**Effective April 1, 2013**

**Purpose**

The purpose of this filing is to request a rate change for individual business products of Wellmark Health Plan of Iowa, Inc. sold exclusively through Farm Bureau Federation. It is not intended to be used for any other purpose.

**Summary**

This is the first time these blocks of business have needed to have rate increases filed for approval. Therefore, not all of the historical experience for this business is available to be provided. Experience has been provided starting with January 1, 2007 in the Exhibit 1 Files and Assister Files for the Pre-4/12 Products. The rate revisions requested will be effective April 1, 2013 through December 31, 2013. The shorter 9 month rating period is being applied to align plan year with the rating period starting January 1, 2014. This alignment is needed to have all non-grandfathered policies comply with Patient Protection and Affordable Care Act or ACA requirements on January 1, 2014.

<b>Category of Business</b>	<b>Rate Adjustment</b>
Pre-4/12 Products (Sold before April 2012)	-10.00%
Post-4/12 Products (Sold April 2012 and after)	3.00%

Pre-4/12 products are grandfathered plans and Post-4/12 products are non-grandfathered plans.

The Post-4/12 products recently started being issued on 4/1/2012. Their initial rates were based on the rates effective 4/1/2012 for Wellmark, Inc. Farm Bureau Alliance Select Pool V non-grandfathered plans. The rates were adjusted to reflect differences in network, covered health and drug benefits, deductibles, copays, coinsurance levels and out-of-pocket maximums. Due to the low credibility of medical claims experience and enrollment, we are requesting a base rate change of **3.00%** for this block of business. There is not sufficient data to calculate a base rate change, but providing an increase limits the spread between these products' base rate and our new business base rate for our Post 4/96 Farm Bureau Alliance Select Pool V Products, limiting anti-selection. Providing an increase will also limit future needed increases when underwriting wear-off starts to impact this block of business.

The Pre-4/12 products are available for renewal only. There is only 1 policy in this block of business. Therefore, this block of business has a very low credibility of enrollment and medical claims experience. The medical claims experience over the last three years has been relatively low however, and we requesting a base rate change of **-10.00%**. This base rate request also ensures the resulting rate changes comply with the rate restrictions in Iowa Code section 513C.5 and Iowa Administrative Code 191-75.6(1).

## Appendix A

**Appendix A is included with this filing as additional background for informational purposes. Wellmark is not requesting review and approval of this information. It is provided only as further explanation of factors, other than base rates, that may affect members' premiums.**

### **Individual Changes in Premium**

Wellmark has filed a request for approval of a change to the base rates used to determine premiums, as required under Iowa law. However, other factors not subject to review and approval may affect an individual's premium. These factors include changes in coverage, including but not limited to changes in benefits, payment obligations (such as deductible, coinsurance and copayments), the number of covered family members, members' ages, changes in tobacco user status, or other factors that require adjustments to the total premium.

#### Demographics:

Individual health premiums are attained age rated, meaning rates are adjusted periodically as a person gets older. The amount of change can vary, depending on the current age of the individual and the period of time since the last demographic adjustment occurred. For instance, the change can be low (less than 2%) in situations where the adjustment occurs annually (Post-4/12). Other policies (Pre-4/12), however, have rates that make this adjustment only once every five years. In these situations, the amount of change between consecutive age bands can be significantly more (as much as 37%) than if the adjustment were made annually.

#### Changes in Coverage:

Changes to the benefits that a policy is required to provide may impact the value of the plan offered. For example, if a policy increases the amount of benefits expected to be paid, the premium would subsequently increase to reflect the additional value. Benefits change for a variety of reasons, including changes in state and federal laws and regulations, as well as individual requests to change the plan design or payment obligations. For example, effective August 1, 2012 various changes in coverage and benefits were made to policies in order to comply with increasing the preventive services that health plans are required to cover under the Patient Protection and Affordable Care Act. These additional preventive services are intended to close a gap for women. Plans that are non-grandfathered (as defined by ACA) reflect additional required women's preventive services with no member cost sharing. A quarter of the assumed increase in these benefit costs were included in these plans' premiums effective 4/1/2012. The remaining three-quarters of the assumed increase in these benefit costs will be included in these plans' premiums effective 4/1/2013 along with the final approved base rate increase.

Company Name:Wellmark Blue Cross and Blue Shield of Iowa  
SERFF Tracking #:WMIA-128754756  
Main Contact Person:Justin Knight  
Contact Phone:515-376-4464  
  
Contact Email:Knightjd@wellmark.com  
Other email:Huffmanpl@wellmark.com

Proposed base increase: 3.00%  
IID final %: 3.00%  
Type of coverage: Individual health  
Lead form | block: Farm Bureau Individual New WHPI  
IA WHPII FB BA Plus w/ Blue RX Value Plus, IA WHPII FB BA Saver w/ Blue RX  
Other forms | blocks: Value Plus, IA WHPI FB BA HSA  
Effective date requested: 4/1/2013

Date Closed: Office Use Only  
Target Loss Ratio: 82.75%

7 year experience summary: **Note:** Do \*NOT\* delete any entries in column C. This template is designed to summarize 7 years of experience, so please do not add or delete any rows. However, you can delete cells. For example, if there is no experience for the period 2006 through 2008, simply delete the area shaded in gray.

Office Use Only	Form   Block:	Experience Period	Iowa Earned Premiums	Iowa Incurred Claims	Iowa Loss Ratio	IA Life-Years Exposed	Iowa Pure Premiums	U.S. Earned Premiums	U.S. Incurred Claims	U.S. Loss Ratio	U.S. Life-Years Exposed	U.S. Pure Premiums
Office Use Only	Form ABC	2006										
Do not Enter	Form ABC	2007										
Office Use Only	Form ABC	2008										
Do not Enter	Form ABC	2009										
Office Use Only	Form ABC	2010										
Do not Enter	Form ABC	2011										
Office Use Only	Form ABC	2012   6M	27,086	15,523	57.3%	12	1,285	27,086	15,523	57.3%	12	1,285
Iowa Total			27,086	15,523	57.3%	U.S. Total			27,086	15,523	57.3%	

Formulas inside of red box -- do not edit or delete entries

Individual health rate filing -- 3.00% on Farm Bureau Individual New WHPI  
Iowa lr 2008-2012 | 6M=57.31% -- 2008 lr=0.00%, 2009 lr=0.00%, 2010 lr=0.00%, 2011 lr=0.00%, 2012 | 6M lr=57.31%  
U.S. lr 2008-2012 | 6M=57.31% -- 2008 lr=0.00%, 2009 lr=0.00%, 2010 lr=0.00%, 2011 lr=0.00%, 2012 | 6M lr=57.31%  
SERFF Tracking #: WMIA-128754756

Prior Iowa Rate Increase History Enter in descending order

Table should be presented as 'year over year' increases in the rate manual

Provide rate increase history going back to one year \*BEFORE\* the calendar year entry shown in cell C12 (in this example -- 8 years of history are needed)

Office Use Only	Form   Block:	Date Approved	Effective Date	Rate Increase	SERFF # or NA	# of Iowa Contracts	# of Iowa Lives
Office Use Only							
Office Use Only							
Do not Enter							
Office Use Only							
====>>>> Add rows here as necessary to complete the rate increase history							

				Current Proposal			
				↓			
Office Use Only	Individual New	---	4/1/2013	3.00%	WMIA-128754756	44	73

Prior U.S. Rate Increase History Enter in descending order

Table should be presented as 'year over year' increases in the rate manual

Provide rate increase history going back to one year \*BEFORE\* the calendar year entry shown in cell C12 (in this example -- 8 years of history are needed)

Office Use Only	Form   Block:	Avg. Date Approved in U.S.	Avg. Effective Date in U.S.	Rate Increase:	SERFF #:	# of US Contracts	# of US Lives
Office Use Only							
Office Use Only							
Do not Enter							
Office Use Only							
====>>>> Add rows here as necessary to complete the rate increase history							

				Current Proposal			
				↓			
Office Use Only	Individual New	---	4/1/2013	3.00%	WMIA-128754756	44	73

Company Name:Wellmark Blue Cross and Blue Shield of Iowa

SERFF Tracking #:WMIA\_128754756

Main Contact Person:Justin Knight

Contact Phone:515-376-4464

Proposed base increase: -10.00%

IID final %: -10.00%

Type of coverage: Individual health

Lead form | block: Farm Bureau Individual Old WHPI

Health: IA WBCBS FB Pool 4 Select Gold, Also Silver, Bronze, Classic, WBCBSI FB Pool 4-06 Select Bronze, All also with Dental, WBCBSI FB HSA

Other forms | blocks: HS7 7/04 and HS8 7/04, Drug: IA WBCBSI FB Pool IV Blue Rx 500

Effective date requested: 4/1/2013

Date Closed: Office Use Only

Target Loss Ratio: 78.40%

Contact Email:Knightjd@wellmark.com

Other email:Huffmanpl@wellmark.com

7 year experience summary: **Note:** Do \*NOT\* delete any entries in column C. This template is designed to summarize 7 years of experience, so please do not add or delete any rows. However, you can delete cells. For example, if there is no experience for the period 2006 through 2008, simply delete the area shaded in gray.

Office Use Only	Form   Block:	Experience Period	Iowa Earned Premiums	Iowa Incurred Claims	Iowa Loss Ratio	IA Life-Years Exposed	Iowa Pure Premiums	U.S. Earned Premiums	U.S. Incurred Claims	U.S. Loss Ratio	U.S. Life-Years Exposed	U.S. Pure Premiums
Office Use Only	Form ABC	2006										
Do not Enter	Form ABC	2007	698,217	671,344	96.2%	130	5,177	698,217	671,344	96.2%	130	5,177
Office Use Only	Form ABC	2008	505,039	694,409	137.5%	77	9,058	505,039	694,409	137.5%	77	9,058
Do not Enter	Form ABC	2009	130,317	138,031	105.9%	19	7,140	130,317	138,031	105.9%	19	7,140
Office Use Only	Form ABC	2010	3,814	206	5.4%	1	206	3,814	206	5.4%	1	206
Do not Enter	Form ABC	2011	4,386	172	3.9%	1	172	4,386	172	3.9%	1	172
Office Use Only	Form ABC	2012   9M	3,229	105	3.3%	1	140	3,229	105	3.3%	1	140
Iowa Total			1,345,002	1,504,268	111.8%	U.S. Total			1,345,002	1,504,268	111.8%	

**Formulas inside of red box -- do not edit or delete entries**  
Individual health rate filing -- -10.00% on Farm Bureau Individual Old WHPI  
Iowa Ir 2008-2012 | 9M=111.84% -- 2008 Ir=137.50%, 2009 Ir=105.92%, 2010 Ir=5.41%, 2011 Ir=3.92%, 2012 | 9M Ir=3.26%  
U.S. Ir 2008-2012 | 9M=111.84% -- 2008 Ir=137.50%, 2009 Ir=105.92%, 2010 Ir=5.41%, 2011 Ir=3.92%, 2012 | 9M Ir=3.26%  
SERFF Tracking #: WMIA\_128754756

Prior Iowa Rate Increase History

Enter in descending order

Table should be presented as 'year over year' increases in the rate manual

Provide rate increase history going back to one year \*BEFORE\* the calendar year entry shown in cell C12 (in this example -- 8 years of history are needed)

Office Use Only	Form   Block:	Date Approved	Effective Date	Rate Increase	SERFF # or NA	# of Iowa Contracts	# of Iowa Lives
Office Use Only	Individual Old	NA	4/1/2012	-6.55%	NA	1	1
Office Use Only	Individual Old	NA	4/1/2011	11.50%	NA	1	1
Do not Enter	Individual Old	NA	4/1/2010	20.00%	NA	4	4
Office Use Only	Individual Old	NA	4/1/2009	40.00%	NA	72	166
Office Use Only	Individual Old	NA	4/1/2008	11.26%	NA	110	267
Office Use Only	Individual Old	NA	4/1/2007	25.00%	NA	194	452
Office Use Only	Individual Old	NA	1/1/2006	15.48%	NA	247	569

====>>>> Add rows here as necessary to complete the rate increase history

				Current Proposal			
				↓			
Office Use Only	Individual Old	---	4/1/2013	-10.00%	WMIA_128754756	1	1

Prior U.S. Rate Increase History

Enter in descending order

Table should be presented as 'year over year' increases in the rate manual

Provide rate increase history going back to one year \*BEFORE\* the calendar year entry shown in cell C12 (in this example -- 8 years of history are needed)

Office Use Only	Form   Block:	Avg. Date Approved in U.S.	Avg. Effective Date in U.S.	Rate Increase:	SERFF #:	# of US Contracts	# of US Lives
Office Use Only	Individual Old	NA	4/1/2012	-6.55%	NA	1	1
Office Use Only	Individual Old	NA	4/1/2011	11.50%	NA	1	1
Do not Enter	Individual Old	NA	4/1/2010	20.00%	NA	4	4
Office Use Only	Individual Old	NA	4/1/2009	40.00%	NA	72	166
Office Use Only	Individual Old	NA	4/1/2008	11.26%	NA	110	267
Office Use Only	Individual Old	NA	4/1/2007	25.00%	NA	194	452
Office Use Only	Individual Old	NA	1/1/2006	15.48%	NA	247	569

====>>>> Add rows here as necessary to complete the rate increase history

				Current Proposal			
				↓			
Office Use Only	Individual Old	---	4/1/2013	-10.00%	WMIA_128754756	1	1

Iowa Insurance Division -- Exhibit 1: Lifetime Loss Ratio Test

Company:	Wellmark Health Plan of Iowa, Inc.	Iowa Inforce:	44
Block:	Farm Bureau Individual Post-4/12 (New) WHPI	U.S. Inforce:	44
Policy Form(s):	IA WHPII FB BA Plus w/ Blue RX Value Plus IA WHPII FB BA Saver w/ Blue RX Value Plus IA WHPI FB BA HSA	Experience Base:	Iowa
Min. Loss Ratio:	65%	Rate Increase:	3.00%
Issue Year:	4/2012 - current	Interest Rate:	4.00%

Experience Since Inception

(A) Incurred Year	(B) Earned Premiums	(C) On-Level EP	(D) Paid Claims by Year Incurred	(E) Remaining Claim Reserve	(F=D+E) Incurred Claims	(G) Life-Years Exposed	(H=F/G) Pure Premium	(I=B/G) Average Premium	(J=F/B) Incurred Loss Ratio	(K) Cumulative Loss Ratio	(L=F/C) On-Level Loss Ratio
2012 <sup>a</sup>	27,086	27,086	10,428	5,095	15,523	12	1,285	2,242	57.31%	57.31%	57.31%
Total Past	27,086	27,086	10,428	5,095	15,523	12	1,285	2,242	57.31%	57.31%	

Projected Experience

2012 <sup>b</sup>	22,799				9,419	11	856	2,073	41.31%	50.00%	
2013	93,136				46,592	44	1,059	2,117	50.03%	50.02%	
Total Future	115,935				56,011	55	2,960	6,277	48.31%	50.02%	

Past and Projected Experience Combined

Past + Future	143,020				71,534					50.02%	
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Future & Lifetime LR Tests / Interest

	Earned Premiums	Incurred Claims	Loss Ratio
Past Accumulated Value @9-30-2012 @ 4.00%	27,487	15,753	57.31%
Future Present Value @9-30-2012 @ 4.00%	113,117	54,611	48.28%
Total Past + Future @9-30-2012 @ 4.00%	140,604	70,365	50.04%

(a) Reflects incurred experience 4/1/2012 - 9/30/2012 with claims run out through 9/30/2012.

(b) Reflects incurred projections for 10/1/2012 - 12/31/2012.

====Iowa Rate Change Data====

Amount	Date	Date
Approved	Approved	Implemented
	12/19/2011	4/1/2002

Projection Assumptions

Year	Lapse	Trend
2012	0.00%	5.32%
2013	0.00%	5.32%



**Iowa Insurance Division -- Exhibit 1: Lifetime Loss Ratio Test**

Company:	Wellmark Health Plan of Iowa, Inc.	Iowa Inforce:	1
Block:	Farm Bureau Individual Pre-4/12 (Old) WHPI	U.S. Inforce:	1
Policy Form(s):	Health: IA WHPII FB HMO - A3M, Also A3M/A9B, A4M, A4M/A9B, A5M, and A5M/A9B	Experience Base:	Iowa
	Drug: IA WHPII FB Rx - X27	Rate Increase:	-10.00%
Min. Loss Ratio:	65%	Interest Rate:	4.00%
Issue Year:	Prior to 2012		

**Experience Since Inception**

(A) Incurred Year	(B) Earned Premiums	(C) On-Level EP	(D) Paid Claims by Year Incurred	(E) Remaining Claim Reserve	(F=D+E) Incurred Claims	(G) Life-Years Exposed	(H=F/G) Pure Premium	(I=B/G) Average Premium	(J=F/B) Incurred Loss Ratio	(K) Cumulative Loss Ratio	(L=F/C) On-Level Loss Ratio
2007	698,217	1,222,232	671,344	0	671,344	130	5,177	5,385	96.15%	96.15%	54.93%
2008	505,039	884,074	694,409	0	694,409	77	9,058	6,587	137.50%	113.50%	78.55%
2009	130,317	175,477	138,031	0	138,031	19	7,140	6,741	105.92%	112.76%	78.66%
2010	3,814	4,146	206	0	206	1	206	3,814	5.41%	112.46%	4.98%
2011	4,386	4,207	172	0	172	1	172	4,386	3.92%	112.10%	4.09%
2012 <sup>a</sup>	3,229	3,155	91	14	105	1	140	4,306	3.26%	111.84%	3.34%
<b>Total Past</b>	1,345,002	2,293,292	1,504,254	14	1,504,268	228	21,893	31,218	111.84%	111.84%	

**Projected Experience**

2012 <sup>b</sup>	1,052				2,035	0	8,141	4,207	193.50%	111.91%	
2013	3,892				2,724	1	2,724	3,892	70.00%	111.78%	
<b>Total Future</b>	4,943				4,759	1	13,736	12,201	96.28%	111.78%	

**Past and Projected Experience Combined**

<b>Past + Future</b>	1,349,945				1,509,027				111.78%		
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**Future & Lifetime LR Tests / Interest**

	<u>Earned Premiums</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
Past Accumulated Value @9-30-2012 @ 4.00%	1,602,061	1,790,472	111.76%
Future Present Value @9-30-2012 @ 4.00%	4,827	4,672	96.78%
Total Past + Future @9-30-2012 @ 4.00%	1,606,888	1,795,144	111.72%

(a) Reflects incurred experience 1/1/2012 - 9/30/2012 with claims run out through 9/30/2012.

(b) Reflects incurred projections for 10/1/2012 - 12/31/2012.

**====Iowa Rate Change Data====**

Amount	Date	Date
<u>Approved</u>	<u>Approved</u>	<u>Implemented</u>
		7/1/2002
15.00%	N/A	1/1/2003
2.00%	N/A	1/1/2004
13.00%	N/A	1/1/2005
15.48%	N/A	1/1/2006
25.00%	N/A	4/1/2007
11.26%	N/A	4/1/2008
40.00%	N/A	4/1/2009
20.00%	N/A	4/1/2010
11.50%	N/A	4/1/2011
-6.55%	N/A	4/1/2012

**Projection Assumptions**

<u>Year</u>	<u>Lapse</u>	<u>Trend</u>
2012	0.00%	5.32%
2013	0.00%	5.32%

Rate Summary Worksheet

Per the Instructions, health insurance issuers proposing rate increases above the threshold fill in only those cells that are highlighted in GREY.  
The other cells are auto-populated.

OMB-0938-1141

A. Base Period Data

Start Period: 07/01/2011

End Period: 06/30/2012

Service Categories	Member Months	Total Allowed		Net Claims		Cost Sharing		Cost Sharing PMPM		Net PMPM		Allowed PMPM	
Inpatient	77	\$	1,620.32	\$	1,456.90	\$	163.43	\$	2.12	\$	18.92	\$	21.04
Outpatient	77	\$	2,319.06	\$	1,603.14	\$	715.92	\$	9.30	\$	20.82	\$	30.12
Professional	77	\$	3,191.80	\$	2,328.97	\$	862.82	\$	11.21	\$	30.25	\$	41.45
Prescription Drugs	77	\$	915.06	\$	638.06	\$	277.00	\$	3.60	\$	8.29	\$	11.88
Other	77	\$	282.29	\$	210.07	\$	72.22	\$	0.94	\$	2.73	\$	3.67
Capitation	77	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00
Total	77	\$	8,328.53	\$	6,237.14	\$	2,091.39	\$	27.16	\$	81.00	\$	108.16

B. Claim Projections

B1. Adjustment to the Current Rate

Start Period: 04/01/2012

End Period: 03/31/2013

Service Categories	Overall Medical Trend	Projected Allowed PMPM		Net Claims		Cost Sharing	
Inpatient	1.0933	\$	23.01	\$	20.69		0.1009
Outpatient	1.0933	\$	32.93	\$	22.76		0.3087
Professional	1.0933	\$	45.32	\$	33.07		0.2703
Prescription Drugs	1.0933	\$	12.99	\$	9.06		0.3027
Other	1.0933	\$	4.01	\$	2.98		0.2558
Capitation	1.0933	\$	0.00	\$	0.00		0.0000
Total		\$	118.26	\$	88.56		0.25

B2. Claims Projection for Future Rate

Start Period: 04/01/2013

End Period: 03/31/2014

Service Categories	Overall Medical Trend	Projected Allowed PMPM		Net Claims		Cost Sharing	
Inpatient	1.0795	\$	24.84	\$	22.33		0.1009
Outpatient	1.0795	\$	35.55	\$	24.57		0.3087
Professional	1.0795	\$	48.92	\$	35.70		0.2703
Prescription Drugs	1.0795	\$	14.03	\$	9.78		0.3027
Other	1.0795	\$	4.33	\$	3.22		0.2558
Capitation	1.0795	\$	0.00	\$	0.00		0.0000
Total		\$	127.65	\$	95.60		0.25

B3. Medical Trend Breakout

Factor	Impact
Utilization	65.5000%
Unit Cost	34.5000%
Other Factors	0.0000%

C. Components of Current and Future Rates

	Future Rate		Prior Estimate of Current Rate		Difference	
	PMPM	%	PMPM	%	PMPM	%
1. Projected Net Claims	\$ 95.60		\$ 57.68	63.57%	\$ 37.92	1391.15%
2. Administrative Costs	\$ 30.77		\$ 29.88	32.93%	\$ 0.90	32.93%
3. Underwriting Gain/Loss	\$ (32.91)		\$ 3.18	3.50%	\$ (36.09)	-1324.08%
4. Total Rate	\$ 93.46		\$ 90.73	100.00%	\$ 2.73	100.00%
5. Overall Rate Increase		3.00%				

D. Components of Rate Increase

	Impact on Rate		Percent
Claims Components			
1. Inpatient	\$	1.64	4.34%
2. Outpatient	\$	1.81	4.77%
3. Professional	\$	2.63	6.93%
4. Prescription Drugs	\$	0.72	1.90%
5. Other	\$	0.24	0.63%
6. Capitation	\$	0.00	0.00%
7. Cost Share	\$	0.00	0.00%
8. Correction of Prior Net Claims Estimate	\$	30.88	81.44%
9. Total	\$	37.92	100.00%
Claims Restatement for Current Rate Period			
8.a. Prior Net Claims Estimate for Current Rate Period	\$	57.68	
8.b. Re-Estimate of Net Claims PMPM for Current Rate Period	\$	88.56	

E. List of Annual Average Rate Changes Requested and Implemented in the Past Three Calendar Years

Calendar Year	New Form	Requested	Implemented
	Y		
	Y		
	Y		

F. Range and Scope of Proposed Increase

Number of Covered Individuals	Threshold Rate Increase
73	3.7725%

	Range of Rate Increase
Minimum % Increase	3.0000%
Maximum % Increase	3.7725%

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Rate Summary Worksheet

Per the Instructions, health insurance issuers proposing rate increases above the threshold fill in only those cells that are highlighted in GREY.  
The other cells are auto-populated.

OMB-0938-1141

A. Base Period Data

Start Period: 07/01/2011End Period: 06/30/2012

Service Categories	Member Months	Total Allowed		Net Claims		Cost Sharing		Cost Sharing PMPM		Net PMPM		Allowed PMPM	
Inpatient	12	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00
Outpatient	12	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00
Professional	12	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00
Prescription Drugs	12	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00
Other	12	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00
Capitation	12	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00
Total	12	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	0.00

B. Claim Projections

B1. Adjustment to the Current Rate

Start Period: 04/01/2012End Period: 03/31/2013

Service Categories	Overall Medical Trend	Projected Allowed PMPM		Net Claims		Cost Sharing	
Inpatient	1.0610	\$	0.00	\$	0.00		0.0000
Outpatient	1.0610	\$	0.00	\$	0.00		0.0000
Professional	1.0610	\$	0.00	\$	0.00		0.0000
Prescription Drugs	1.0610	\$	0.00	\$	0.00		0.0000
Other	1.0610	\$	0.00	\$	0.00		0.0000
Capitation	1.0610	\$	0.00	\$	0.00		0.0000
Total		\$	0.00	\$	0.00		#DIV/0!

B2. Claims Projection for Future Rate

Start Period: 04/01/2013End Period: 03/31/2014

Service Categories	Overall Medical Trend	Projected Allowed PMPM		Net Claims		Cost Sharing	
Inpatient	1.0520	\$	0.00	\$	0.00		0.0000
Outpatient	1.0520	\$	0.00	\$	0.00		0.0000
Professional	1.0520	\$	0.00	\$	0.00		0.0000
Prescription Drugs	1.0520	\$	0.00	\$	0.00		0.0000
Other	1.0520	\$	0.00	\$	0.00		0.0000
Capitation	1.0520	\$	0.00	\$	0.00		0.0000
Total		\$	0.00	\$	0.00		#DIV/0!

B3. Medical Trend Breakout

Factor	Impact
Utilization	65.5000%
Unit Cost	34.5000%
Other Factors	0.0000%

C. Components of Current and Future Rates

	Future Rate		Prior Estimate of Current Rate		Difference	
	PMPM	%	PMPM	%	PMPM	%
1. Projected Net Claims	\$ 0.00	0.00%	\$ 27.72	7.91%	\$ (27.72)	79.07%
2. Administrative Costs	\$ 57.16	18.12%	\$ 46.68	13.31%	\$ 10.48	-29.90%
3. Underwriting Gain/Loss	\$ 258.38	81.88%	\$ 276.20	78.78%	\$ (17.82)	50.83%
4. Total Rate	\$ 315.54	100.00%	\$ 350.60	100.00%	\$ (35.06)	100.00%
5. Overall Rate Increase		-10.00%				

D. Components of Rate Increase

	Impact on Rate		Percent
Claims Components			
1. Inpatient	\$	0.00	0.00%
2. Outpatient	\$	0.00	0.00%
3. Professional	\$	0.00	0.00%
4. Prescription Drugs	\$	0.00	0.00%
5. Other	\$	0.00	0.00%
6. Capitation	\$	0.00	0.00%
7. Cost Share	\$	0.00	0.00%
8. Correction of Prior Net Claims Estimate	\$	(27.72)	100.00%
9. Total	\$	(27.72)	100.00%
Claims Restatement for Current Rate Period			
8.a. Prior Net Claims Estimate for Current Rate Period	\$		27.72
8.b. Re-Estimate of Net Claims PMPM for Current Rate Period	\$		0.00

E. List of Annual Average Rate Changes Requested and Implemented in the Past Three Calendar Years

Calendar Year	New Form	Requested	Implemented
2012	N	7.0400%	7.0400%
2011	N	11.5000%	11.5000%
2010	N	20.0000%	20.0000%

F. Range and Scope of Proposed Increase

Number of Covered Individuals	Threshold Rate Increase
1	0.0000%

	Range of Rate Increase
Minimum % Increase	-10.0000%
Maximum % Increase	0.0000%

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Preliminary Justification Part II – Description of Requested Rate Increase  
Wellmark Health Plan of Iowa, Inc.  
Individual Health (Farm Bureau) – Post 4/12  
Effective April 1, 2013

- **Scope and Range of the Rate Increase**

There are 44 policy holders representing 73 members in this block as of September 30, 2012. The requested rate increase of 3.00% will be effective April 1, 2013.

- **Financial Experience of the Product**

This block of business was first issued on 4/1/2012. The claims experience period is therefore 3 months ending on June 30, 2012. Incurred claims were \$6,237 and premiums were \$7,375 for the period of April 1, 2012 through June 30, 2012. The loss ratio for this experience period is 84.57%. Due to the low credibility of medical claims experience and enrollment, we are requesting a base rate increase of 3.00%.

- **Changes in Benefits**

Effective August 1, 2012 various changes in coverage and benefits were made to non-grandfathered policies in order to comply with PPACA's requirements of covering additional women's preventive services with no member cost sharing. A portion of the assumed increase in these benefit costs was included in the non-grandfathered plans' premiums effective 4/1/2012. The remaining portion (0.75%) of the assumed increase in these benefit costs will be included in the non-grandfathered plans' premiums effective 4/1/2013, along with the final approved base rate increase.

- **Administrative Costs and Anticipated Profits**

Administrative costs for this block of business are remaining flat as a percent of premium from the prior rating period.

While the calculated anticipated profits are significantly negative as a percent of premium, they are not credible due to the lack of enrollment in this block of business. We are targeting for a 3.5% margin in this block of business.

Preliminary Justification Part II – Description of Requested Rate Increase  
Wellmark Health Plan of Iowa, Inc.  
Individual Health – Pre 4/12  
Effective April 1, 2013

- **Scope and Range of the Rate Increase**

There is 1 policy holder representing 1 member in this block as of September 30, 2012. The requested rate change of -10.00% will be effective April 1, 2013.

- **Financial Experience of the Product**

For the 12-month experience period ending June 30, 2012, incurred claims were \$0 and premiums were \$4,429 for the period of July 1, 2011 through June 30, 2012. The loss ratio for this experience period is 0%. There is little credibility in this block of business but favorable experience over the past few years. We are requesting a rate decrease of 10.00% for this block of business.

- **Changes in Benefits**

All plans in this block of business are grandfathered plans. There are no changes in benefits which are impacting the requested rate change.

- **Administrative Costs and Anticipated Profits**

While the calculated administrative costs are increasing as a percent of premium, we are requesting a rate decrease for this block of business.

While the calculated anticipated profits are very high as a percent of premium, they are not credible due to the lack of enrollment in this block of business. We are targeting for a 3.5% margin in this block of business.